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CHOICE

Independent information for smart consumers

Tests

MOBILE PHONES

UPMARKET VACUUM CLEANERS

HOT CHOCOLATE DRINKS

Health insurance — beat its bite

EATING OUT: Enough to make you sick

READER REVIEWS: Six popular cars

COUGH MEDICINES: Where's the evidence?

Can we afford private health insurance?

On page 10 you'll find our latest update on private health insurance so that you can make your own decisions about whether you want it and, if so, the most appropriate policy for you. But there are broader issues to consider.

CHOICE is concerned that the Commonwealth Government's subsidies for private health insurance will do little to ensure the long-term affordability of healthcare, and thinks taxpayers' money would be better spent on Medicare.

Health funds seem to have never had it so good. They recently announced record profits, and policies such as 'lifetime cover' have dramatically lifted the proportion of Australians with private health insurance, many of them younger and less likely to claim. They also get a massive subsidy from the government in the form of the 30% rebate — costing the tax payer $2 billion a year. Yet health fund members were recently greeted with the unwelcome news that premiums are increasing; on average the increase was around 7%.

If premiums continue to spiral, health insurance will become less affordable for more people and the government's initiatives in terms of propping up the industry will become harder to justify.

CHOICE thinks private health insurance coverage is never going to be the salvation for the health system that the government has hoped — its expensive changes simply aren't working.

The key to ensuring that we have an affordable, quality healthcare system is to invest in Medicare, a universal system that's there to serve all Australians, not just those who can afford private insurance. Under Medicare the government's purchasing power keeps costs down for everybody and care is available on the basis of need rather than ability to pay.

The public health system isn't perfect — waiting times are too long for some forms of treatment, for example. But shouldn't the government's priority be to ensure access to affordable care rather than ensuring that health funds have lots of members?

What do you think? Write to Nicola Ballenden (pictured) at Health Insurance, CHOICE, 57 Carrington Road, Marrickville 2204, or email healthinsurance@choice.com.au.

Nicola Ballenden, Senior Health Policy Officer

CHOICE

is published by the Australian Consumers' Association

YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

CONTACT US

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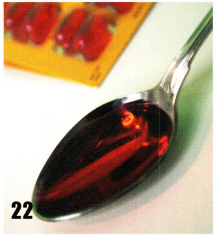
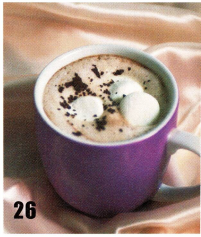
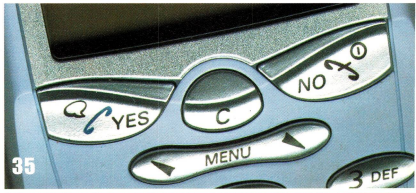






CHECK OUT OUR WEBSITE FOR FREE

For a limited time, personal CHOICE subscribers can have free access to **www.choice.com.au**. Just call (02) 9577 3399 and have your email address ready. You can get model recommendations based on your personal requirements, do quizzes, order books and much more.

And the winner is ...

The winner of the appliance reliability survey draw, which included everyone who returned their survey by the due date, is Maree Cisera of Williamstown in Victoria. Maree's prize is a Pioneer DVD player — congratulations.

Many thanks to everyone who filled in the survey – it's only with your help that CHOICE is able to tell you which brands are least likely to cause hassle, in addition to those which perform best in our tests.

CAN YOU HELP?

HAIR DYES AND SKIN REACTIONS

Have you had an allergic or other skin reaction to hair dyes, such as swelling, bleeding, peeling, reddening or blistering? We're taking part in an international consumer project investigating problems with hair dyes, and would like to hear from anyone who's experienced any problems.

If you (or someone you know) are able to help, we would like to give you a standard form detailing the information we need. We'll report on our findings in a future edition of CHOICE.

- Use the form on our website — type 'hair dyes' in the search box.
- For an electronic copy of the form (in Word format), email hairdyes@choice.com.au and we'll send it to you.
- Phone, fax or mail us (see the contact details on page 2), asking for the hair dyes form and we'll post it to you.

Another reason why it's good to eat your greens!

Findings from research on animals suggest folate (or folic acid) may protect us from Parkinson's disease, according to June's CHOICE *Health Reader*.

In a study where mice were given folate-deficient diets, the animals developed severe Parkinson-like symptoms and had high levels of homocysteine (an amino acid) in the brain.

The scientists proposed that homocysteine has the potential to damage cells in the brain responsible for producing dopamine (an important brain neurotransmitter), and a reduction in dopamine released from the brain can cause some of the symptoms typically seen in Parkinson's disease.

In mice fed adequate amounts of folate, the cells responsible for producing dopamine were protected against excess homocysteine.

Studies examining the link between folate and Parkinson's disease are in their early stages, but it's known that people with Parkinson's disease often have low levels of folate in their blood. However, it's not certain whether this is a result of the disease or simple malnourishment.

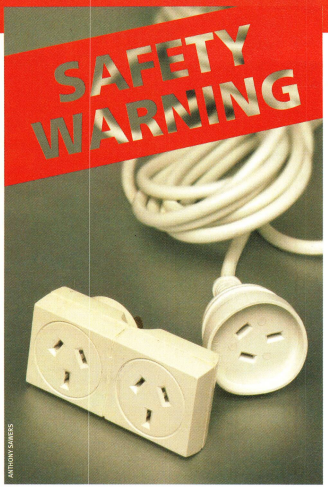
In any case, it wouldn't do any harm to eat more folate: it offers many other benefits, such as decreasing the risk of breast and colon cancer, and is thought to play a role in preventing heart disease. And taken by women before and during pregnancy, it can reduce the risk of spina bifida in babies.

Foods such as dark-green vegetables, liver, peanuts and wholemeal bread are rich in folate, and some processed foods such as breakfast cereals are fortified with it.

Also in this issue of *Health Reader*:

- Vegetables rich in carotenoids, like carrots, may give a slight increase in protection from UV rays and help reduce the risk of skin cancer.
- Drinking one or two standard drinks of wine a day may halve the risk of stroke for people over 60.

If you'd like to subscribe to *Health Reader*, call us on 1800 069 552 or see page 49.



ANTHONY SAWERS

HOUSEHOLD PRODUCTS POSE ELECTROCUTION RISK

You've probably got double adaptors and extension cords at home — get them out and check the brand and model details straightaway. Millions of **Click** brand double adaptors and an unknown number of **Yun** brand extension cords are unsafe and should be broken so they can't be used, and thrown away.

The dangerous adaptors' casing can separate into two halves, exposing live 240 volt parts which could electrocute you. They were sold from 1987 to 1995, and have model numbers CDA-102 series, CSB series, CSZ series and CCL series. Look at the four-digit date code near the earth pin on the back. The last two numbers are the year of manufacture — if the date code is pre-1996 or you can't read it, throw it away. Click double adaptors manufactured from 1996 onwards are safe.

The sockets of the faulty extension cords don't grip plugs properly and can cause overheating, melting, fire and also electrocution. They were sold as part of a moulded extension cord set, and also fitted to 'Sensai' brand extension cords. Most of them are white with a protective skirt (similar to the one pictured, left): they're all marked with the Yun logo, model/catalogue number YA3-Z, approval number N16180 or N17533 and rating 10A250V, and were manufactured in China and sold in Australia from 1999 to 2002.

The above safety warnings were issued by Victoria's electricity safety watchdog, the Office of the Chief Electrical Inspector. You can call the office for more information on (03) 9203 9700 or check their website at ocei.vic.gov.au (under 'safety alerts'). Also check out our consumer alert at www.choice.com.au.

WORLD CONSUMER SNAPSHOT

CHOCOLATE STAMPS

Chocolate fans have another reason to envy the Swiss since their postal service released chocolate-scented stamps, called 'Chocoswiss' stamps. They're copies of chocolate squares and, when rubbed, give off the scent of cocoa. Canadian *Protégez-Vous* reports that the stamps are to mark the centenary of the Swiss Union of Chocolate Makers, and asks whether they can expect maple syrup-scented stamps any time soon. Unfortunately, we can't imagine Vegemite would be a hit, even here.

INTERNET FROM YOUR POWER POINT?

You're probably familiar with ISDN and ADSL connection, and may also know you can get the internet through a satellite dish. *Consumentengids* from the Netherlands reported earlier this year on the newest, fastest alternative — through the power point. Germany's going ahead with the process, it's being trialled in Singapore, and other countries, including Australia, are considering it.

Currently complicated and expensive, it requires the laying of glass fibre cables and installation of devices to increase signal strength, plus the use of at least one modem at home to access the internet. And the more people that use it in a neighbourhood, the slower it'll be.

Since Dutch consumers will be able to choose their energy provider from 2004, *Consumentengids* says Nuon — the energy provider trialling the process — has good reason to set itself apart. With people in NSW and Victoria now also able to choose their energy provider, keep your eyes open for Australian trials.

WHICH?

ROBOTIC VAC

Which? magazine from the UK recently previewed the Trilobite (left) — a cute, red, robotic vacuum cleaner named after an extinct invertebrate that sucked particles off ocean floors. It has three cleaning programs (normal, quick and spot), navigates using ultrasound and docks into a station to recharge itself before returning to cleaning.

Which? found it worked on hard floors, but overall was 'disappointing': below average at cleaning carpets — it left a dirty strip along walls and in corners — average at picking up pet hair, plus it couldn't do stairs.

Electrolux in Britain told *Which?* it's a "complementary appliance" for daily use to keep dust down. *Which?* says while it's a "great idea", how many people would spend £1000 (around $3000) on a second vac? We'll find out soon — it's coming to Oz within the next two years.

Creative packaging

Our article on food styling (CHOICE, Jan/Feb 2002) struck a chord with readers, inspiring two to send us a photograph of the **SARA LEE Apricot Danishes** they'd purchased, alongside the packaging. As Kerrie Damen from Werribee, Victoria, wrote: "What's on the box is not what's in the box"; (see her picture, right).

Ralph Nicholls from Athelstone, SA, said, "Surely the apricot danish on the package was produced by a state-of-the-art technique excelling any covered in the report."

When he emailed Sara Lee Bakery to complain about "the anomaly in proportion of pastry to apricot thickness", he was offered reimbursement and assured of Sara Lee's strict weight-monitoring controls during production, so he clarified his concern: the product, substantially composed of pastry, had much less apricot filling than shown on the packaging.

Ralph still hadn't received an explanation, so we asked Sara Lee Bakery why the apricot danish looks different from its packaging. We were told the kind of close-up used — a macro shot — can look different from other photographs: for example, distorting ingredients' colour. It seems to us this is unlikely to result in such a dramatic difference. The company also said photographers are briefed not to add extra filling, as the aim is to get an image that represents a good sample of the product.

One of the photos sent by two separate readers showing their experience of the danish difference.

In light of our concern, Sara Lee said it would consider reshooting the apricot danish package. Since then, however, we found two different packages on supermarket shelves and when we questioned the company again it said it had previously changed the packaging in response to consumer concerns. It seems it's not just consumers who are a little confused about the company's packaging.

The Trade Practices Act is clear — companies shouldn't mislead or deceive consumers. We think many companies tread a fine line when it comes to their packaging. If you're disappointed with the way a Sara Lee product looks compared with its package, phone its Consumer Services Department on 1800 065 056 to lodge a complaint and get a refund.

In general, if you're not satisfied with any company's response to your complaint, call Fair Trading in your state or territory and you may also want to consider alerting the ACCC on 1300 302 502. You can also phone CHOICE Consumer Services for advice on (02) 9577 3399, or email ausconsumer@choice.com.au.

FRIDGES AND SAFETY SWITCHES

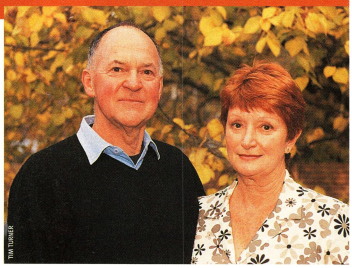
The idea of a household 'safety switch', or residual current device (RCD) as it's more correctly known, is that in the event of some sort of electrical fault to do with wiring or a faulty appliance, all power is cut in a split second (see *Your Letters*, CHOICE, March 2002, for more on safety switches and how they work).

Safety switches can save lives, and are an invaluable investment in home safety. However, they can also be triggered by some minor, non-dangerous forms of electrical leakage, in which case they can be a nuisance, as subscriber Rob Palich of Melbourne discovered.

Rob and his wife have a household safety switch fitted in their holiday house in Batemans Bay (NSW). After being away for several weeks, they returned to find the switch had been triggered and all the food in their fridge and freezer had gone off.

In this case, it was the fridge that triggered the switch — and it's not uncommon for condensation around the exposed live parts of the defrost elements or in the light fitting to cause minor current leakages. Other possible causes of current leakage in appliances include moisture condensing around stove or hot water elements, pieces of charred bread bridging the element of a toaster to its frame, and cooking fat around an electric frypan's terminals.

Because fridges can cause safety switches to trip and because the consequences of them doing so can be a nuisance — not to mention


TIM TURNER

expensive — it was once recommended that you have the fridge on a separate circuit not connected to the household safety switch.

However, the latest wiring rules state that all socket outlets and lighting points should be covered by a safety switch. The exceptions are fixed appliances such as stoves and ovens.

Of course this doesn't help you in the event that you lose a lot of good food to spoilage, but in the grand scheme of things the benefits of having a safety switch outweigh the nuisance factor.

yourletters

Time for the washing

Once again your test results on washing machines give preference to machines whose cycles take one to two hours to do a load. Most people aren't interested in waiting that long to do a load of washing, no matter how water- or energy-efficient the machine is. These machines end up encouraging users to use electric dryers.

My 20-year-old Simpson allows me to do three loads of washing in two hours and have my clothes out on the line to dry in a day. A friend of mine made the mistake of buying your recommended model. He now has to set a timer at five in the morning to get his washing done.

I would also appreciate it if you had a column in your table about availability of models. In most cases the models recommended aren't available (in different states) or are very hard to find.

Diana Droog
Via internet

We're sorry you found our recent washing machine report disappointing. 'Normal' cycle times are printed in our tables so people can avoid machines with long cycles if they wish. Although front loaders tend to have longer cycle times than top loaders, they're usually much more water- and energy-efficient, gentler on clothes and tend to have better spin efficiency. This is why they almost always rate well in our tests (not because we prefer longer cycle times). Plus many front loaders have 'quick' wash options; some for full loads, others for half loads.

We regularly ask about subscribers' washing habits to ensure our tests reflect their needs. Perhaps surprisingly, our recent survey of 359 subscribers rated fast cycle times as the least important of 10 performance attributes of a washing machine.

Finally, we always select models on availability for all states and territories, but some may be harder to find, particularly in rural areas; others are discontinued before you get the magazine, although we always endeavour to ensure models will be available after we publish.

VANESSA MARSHALL

CHOICE Shopper can find the best price around Australia (including delivery) for the exact product you're after, and organise delivery to your home — if you're a personal subscriber, just call 1300 360 655 with your subscriber number (it's just above your address on the label that came with this magazine), or call us on (02) 9577 3333 if you can't find it.

Petrol prices

Yet again fuel prices are rising. Rather than calling on the government for taxes to be scrapped, we should be pressuring them to put this extra money into research on alternative fuels, and perhaps subsidising current fuel-reduction technologies such as the hybrid cars recently developed but too expensive for production on a commercial basis.

This would reduce our dependence on the oil-rich nations, drastically reduce pollution (currently destroying our environment) and perhaps even boost the Australian economy. Imagine the impact if Australia managed to make the elusive discovery that eliminated fossil fuel reliance worldwide!

While we all feel the impact of price rises on the hip pocket to varying degrees, a long-term perspective would, in the end, be of far greater benefit to us all.

Mark Davis
Wentworth Falls, NSW

THUMBS UP

■ From Roseline Goodman, in Bexley, NSW, thumbs-up to **Kimberley Clark Australia,** which promptly replaced 72 Snugglers nappies that were too small for her 5.5 kg baby and so leaked (though claimed to fit babies to 8 kg) with 70 larger ones.

■ From Norman McGregor-Lowndes of Ashgrove, NSW, thumbs-up to **Sunbeam,** which replaced his out-of-warranty toaster within 24 hours because the sides were getting hot.

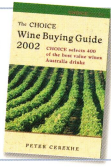
And similarly, Chris Tangey, from Alice Springs, gives thanks to the same company, for sending a replacement bread pan by courier, without charge, for an out-of-warranty breadmaker.

■ Rosemary Eales, via internet, gives a thumbs-up to **ANZ/Visa,** which phoned at the weekend to tell her she'd exceeded her credit limit, and later cancelled the $25 fee after she credited her account and rang to explain.

LETTER OF THE MONTH

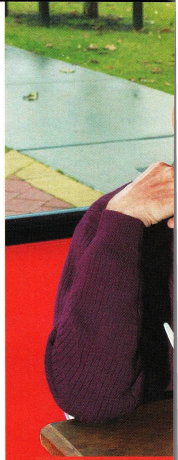
Your experiences help our research and often let other readers know about scams and rip-offs — see page 2 for how to contact us. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Mark Davis of Wentworth Falls, NSW, receives *The CHOICE Wine Buying Guide 2002*, or any other book of his choice from Consumer Bookshelf, pages 41 to 43.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract.



Are you sick of eating out?

The food industry is quick to point the finger at consumers' kitchens when it comes to food poisoning, but for some it may be a case of do as I say, not as I do ...



IN A NUTSHELL

- **One in 10 or one in 20 food businesses** *failing food hygiene and safe handling practices might not sound much, but it translates to thousands of places where you and your family eat.*
- **New food safety regulations** *that take the emphasis off independent checks of food businesses and put the onus on the food businesses themselves aren't likely to improve the situation.*

Most food poisoning happens not because the supermarket packaged foods you buy are contaminated with bugs, but because someone preparing a meal you've eaten stuffed up somewhere along the line and allowed the bugs to get a foothold.

It seems to CHOICE that the food industry is always quick to point out what consumers should do in their own kitchens to stop bugs getting out of hand, but a new survey suggests that food businesses should be a major focus of attention.

WHAT THEY SAY, WHAT THEY DO

Going through the details of a recent government survey of food businesses by food regulator ANZFA (see *The survey*, right, for more) makes pretty worrying reading. The reassuring statement that, "There is a relatively high level of awareness and knowledge of basic safe food handling practices" is quickly turned on its head when you realise that the "significant minority" that was found to have problems probably translates to thousands of food businesses across Australia — food businesses you buy your lunch from or take the kids to.

Food poisoning happens when bacteria either find their way onto food or are there already and the food isn't properly handled or cooked — so you end up eating enough bacteria (or the toxins they make) to make you sick.

So let's take a look at what consumers are advised to do to keep bacteria at bay and how well food businesses manage when they're preparing food on your behalf.

- **Keep hot food hot and cold food cold.** One in five business owners (20%) got the temperature for storing cold food wrong, or said they didn't know what it should be (less than 5°C). Around a quarter of owners whose businesses deal with hot food were stumped by the correct temperature to keep it at (more than 60°C). Although when food inspectors actually visited businesses, they found only about a third as many getting temperatures wrong in practice.

SCARY FACT: One in five owners didn't know cooked rice should be kept in the fridge and one in ten couldn't even work out that lasagne should be refrigerated.

- **Get your shopping home fast and keep it cool on the way.** One in 10 food businesses that transported hot or cold foods didn't do it at the right temperature or have a policy of doing it within an acceptably short time.
- **Keep raw and cooked foods apart — in the fridge and when preparing food.** One in 10 food businesses didn't store raw and cooked foods separately in their cool rooms.

SCARY FACT: One in 10 food businesses didn't use separate utensils and equipment for raw and cooked food — or at least sanitise them between uses.

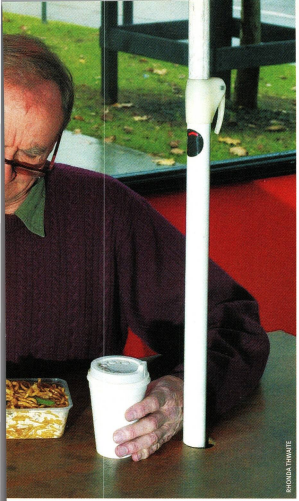
SCARY FACT: When display food was left over, well over one in 10 businesses mixed it with new food to be served the next day.

THE SURVEY

The Australia New Zealand Food Authority (ANZFA) conducted a survey of food businesses in the first half of 2001 — everything from take-aways and delis to restaurants, canteens, hospitals and childcare centres. 1200 owners were interviewed over the phone and nearly 500 businesses received a visit from a health inspector, who checked out their premises and practices.

The reason for the survey was to see what the standard was like before new food handling regulations come into force. CHOICE has some pretty strong views about the new regulations and it seems the ANZFA survey bears out our concerns — see Your safety, *right, for more.*

In CHOICE's view, the industry is failing when even 5% of businesses can't get it right.



RHONDA TINWATE

- **Keep foods in your pantry in sealed containers to protect them from pests**. Around one in 20 didn't adequately protect their pantry-type foods.
SCARY FACT: Around one in 20 food businesses appeared to have pest problems in their pantries.
- **Wash your hands when preparing foods**. One in 10 had staff who didn't wash their hands when necessary.
SCARY FACT: Nearly 20% didn't have proper hand-washing facilities and of those that did, one in 10 showed no evidence of being recently used.
- **Don't prepare food for others if you're sick**. 20% of businesses didn't have a policy about sick staff working and one in 20 had staff with open wounds not covered by waterproof dressings.
SCARY FACT: Half the food business owners though it was OK for staff with diarrhoea to handle unpackaged food, serve food or set the table.
- **Clean and dry your utensils, benchtops and chopping boards carefully and thoroughly**. One in 10 didn't clean or sanitise surfaces and utensils when needed.
SCARY FACT: One in 10 commercial dishwashing machines and one in five domestic dishwashing machines used by businesses didn't operate at a high enough temperature to kill bugs.

OUR VERDICT: Not good enough. These results explain why people get sick.

SO CAN YOU SPOT A QUESTIONABLE CAFÉ?

There's no real guarantee that just because a café, takeaway or other food business looks hygienic, it is — and the ANZFA survey shows there are plenty out there that aren't. But you can at least avoid the worst places by keeping a lookout for:

- Dirty floors, counters and tables, flies buzzing around or substandard toilets. If people can't keep these clean, chances are they don't do much better with the food.
- Staff with dirty hands or fingernails, dangling jewellery or long hair not tied back.
- Staff wiping surfaces or equipment with a non-disposable cloth — or not disposing of it afterwards.
- Staff using the same set of tongs for different types of food — for example, salads and meat.
- Staff not washing hands after handling raw meat.
- Don't think that if they're wearing gloves everything is automatically OK. If they don't change the gloves when handling different foods, for example, the exercise is pointless.
- Dirty or damaged crockery, cutlery or glasses.
- Lukewarm foods that should be hot, and cold foods that aren't quite cold. Hot foods should be kept above 60°C (steaming hot) and cold foods below 5°C to stop most bacteria from multiplying.
- Unrefrigerated prepacked sandwiches.
- Foods that aren't cooked right through — watch out for pink bits in the centre of hamburger meat and pink uncooked chicken (particularly near the bone).
- Raw and cooked foods, such as salads and meats, touching each other in display units.
- Food on counters uncovered or unwrapped.

For more information *on keeping your food safe, see our food safety quiz in CHOICE, December 2001, or online at www.choice.com.au (type 'food safety quiz' in the search box and follow the links in the food poisoning article).*

Your safety

This survey shows the standard out there is pretty poor — with smaller operators tending to be the biggest problem, though thankfully businesses serving the riskiest foods to the most vulnerable people were more likely to get it right. But we think the overall problem is likely to get worse, not better, with new regulations soon to come into force taking the emphasis off setting regulations and funding inspectors to check they're adhered to, and instead asking businesses to put food safety plans in place.

A food safety plan details the risky areas where things can go wrong and how that will be avoided. Our concern is that small businesses have neither the skills nor the resources to put these plans in place successfully — and the survey seems to support this.

And we're deeply dubious that sufficient resources will be allocated for independent, unannounced checks to ensure that all is as it should be.

SafeFood NSW is on track to be the first state food agency responsible for food safety from farms all the way through to point-of-sale. We're currently working with it to finalise how the system will work and what the checks and balances will be. We're fighting for government-funded, independent, unannounced checks on food safety systems — in our view, industry self-checks are inherently flawed.

Private hospital insurance

Don't get shortchanged by private health insurance premium rises — use our latest Best Buys to find a policy that suits your needs and budget.

PHOTOS: ULE WEGMANN

IN A NUTSHELL

- **We surveyed 132** *hospital policies with over 1400 different premium options to give you a choice of Best Buys.*
- **For a hospital insurance** *database that will find policies to fit your individual preferences, go to www.choice.com.au/money.*
- **More than 3600** *CHOICE members told us how satisfied they are with their health insurance cover. While a big majority of you gave a 'thumbs up' to your fund, more than 80% didn't receive a full 100% payout after a claim.*
- **CHOICE will keep** *providing you with the best, most up to date information on health insurance so you can make your own decisions about whether you want it and, if so, the most appropriate policies for you. But there are broader issues to consider about public vs private healthcare: see right.*

Health fund members were recently greeted with the news that premiums would be going up. On average the increase was around 7%.

Our range of hospital insurance Best Buys can help you take stock and check whether you've got a policy that gives you value for money:

- The **Best-value Top Cover** policies are chosen for their competitive price from the best policies we found.
- This year we've added **Budget Cover** Best Buys, a reasonable level of cover plus a maximum annual excess of $500 for a family.
- And we've listed the **Cheapest Hospital Cover** available — while these policies are far from the best available, they may suit you if you only want hospital cover to take advantage of government incentives.

DO YOU NEED IT?

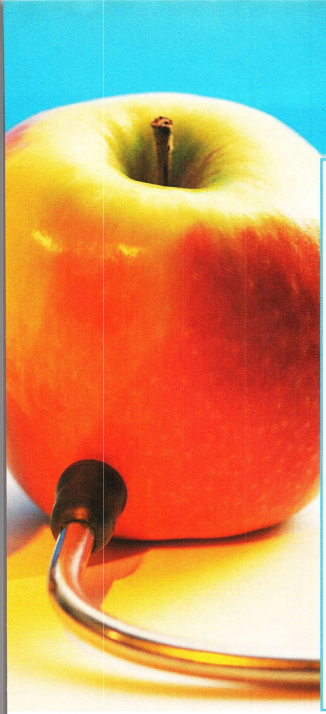
When considering whether you need private hospital insurance, remember that, under Medicare, all Australians are entitled to free treatment in a public hospital, regardless of their insurance status.

Private hospital insurance provides you with:

- Access to a private hospital, which might be more luxurious than a public hospital.
- A greater choice of doctor than you'd get in the public system.
- Possibly shorter waiting times for some forms of elective surgery, such as cataract surgery and hip or knee replacements.

Another thing to consider are the government incentives:

- **Lifetime health cover** punishes people who take out health insurance later in life with higher premiums. If you join after your 31st birthday you pay a 2% surcharge per year up to a maximum surcharge of 70%. So, for example, if you join at 45 you pay 30% more than someone who joined at 30.
- **Medicare levy surcharge:** Singles earning more than $50,000 and couples/families with incomes over $100,000 (plus $1500 for each child after the



Ancillary (extras) cover

Ancillary health insurance covers non-hospital treatments that aren't covered by Medicare — for example, dental treatment or physiotherapy, glasses and contact lenses, plus less common treatments such as acupuncture or podiatry.

Some ancillary policies give you a benefit for a gym membership or complementary treatments like massage.

There are no complex government policies affecting ancillary health insurance — you can take it out later in life without being penalised.

So it's worth calculating how much money you got back from your claims in the past year and comparing it with the price of the policy. Are you getting value for money?

HOW TO CHOOSE AN ANCILLARY POLICY

You can buy an ancillary policy from the same health fund that you have hospital insurance with; sometimes hospital and ancillary insurance are offered as a package. You can also choose a policy from another insurer.

Check the fine print for:

- What are the annual limits for ancillary benefits and do these apply per person or per membership? Some funds restrict the overall amount by combining the maximum limits — for example, you get $400 worth of physiotherapy and chiropractic in a year rather than $400 for each. This can lead to very large differences in how much you're covered for.
- Some funds list ancillary benefits as a percentage, such as 60%. Check whether it covers 60% of your costs or only 60% of a charge the fund has decided is adequate for the service, which may be less than you pay.
- Do the providers of ancillary services need to be registered with the fund? Some funds just require practitioners to be registered with the appropriate state board. Others require them to be specifically registered with the fund, which can limit the practitioners you can go to. If there is a specific register, make sure you contact the fund to find out if a practitioner is on it before you get treatment, otherwise the benefit won't be paid.

first) pay an extra 1% Medicare surcharge — on top of the 1.5% Medicare levy most people pay. That means at least an extra $500 or $1000 each year. You don't have to pay this if you take out hospital insurance.

You can save on your private hospital insurance premium by buying a product:

- With an **excess** (an amount of money you pay for a hospital stay before benefits are payable).
- Where you pay a **co-payment** if you go into hospital (you pay an agreed amount each time a service is provided — usually a set amount per day — though there may be an annual cap).
- That excludes treatment for some conditions, such as obstetrics.
- That only covers you as a private patient in a public hospital.

If you decide to go for one of these types of policy, check the fine print carefully — for example, the excess could be applied once a year or up to five times.

If you want to take out hospital insurance to avoid paying the Medicare surcharge you need to be especially careful: some policies with a high excess (more than $500 for singles and $1000 for couples/families) are excluded, which means you'd still pay the extra levy even though you've paid for insurance. Check with the fund before you buy.

As a general rule, it's better to save money by choosing a product with a high excess or a co-payment rather than one that excludes treatment for some conditions (though single men and older women/families would of course be fine without obstetrics cover).

MORE INFORMATION

As well as our interactive hospital insurance selector (see **In a nutshell,** *far left), www.choice.com.au has advice on what to consider when choosing a policy. If you don't have internet access, ring our Consumer Services on (02) 9577 3333 to get a copy of the online article.*

CHOICE'S BEST BUYS

Our survey included open and restricted-membership funds with more than 10,000 members. Some funds declined to give us information, or couldn't because they're amending their plans. They are: **HBF, HIF, IOR, MANCHESTER UNITY, MILDURA DISTRICT HOSPITAL FUND, TEACHERS UNION HEALTH (QLD), R&T HEALTH FUND, WESTFUND.** Thank you to the other funds, and for ensuring their information is correct. We also haven't included **GMF HEALTH,** as this fund was under administration at the time of writing; for more information contact **GMF** on: 1300 653 099 or www.gmfhealth.com.au. To contact the other funds, see *Company contact and membership details*, page 14.

All premiums listed are annual costs for a family before the 30% government rebate. Single premiums are usually half the family premium, while couples and single parents pay the same as families in most funds. They're listed in order of price.

Unfortunately, some of the policies listed are only available to a restricted membership: check *Company contact and membership details*, page 14, to see if you're eligible. For each state we've picked at least one policy in every category that's available to everyone.

WHAT'S THE SCORE BASED ON?

We looked at policies that cover private hospital accommodation, including those that exclude or limit cover for various conditions. We scored each policy for the following:

- The level of cover available for 10 common procedures — including whether they're excluded or limited and the length of the waiting period.
- Where co-payments or excesses apply, how often they apply and whether you pay them in day and public hospitals.
- Whether there's any 'gap' between what you're charged and what the fund will pay.

BEST-VALUE TOP COVER

All our Best-value Top Cover policies provide broad standard cover and don't exclude any treatments. All of them scored at least 90% in our policy ratings (the score's shown in brackets) and have a very competitive price for such comprehensive policies. However, sometimes benefits are limited for a set period — up to the first three years of membership. See the footnotes, far right, for details.

BUDGET COVER OPTIONS

These policies charge a maximum annual excess of $500 in total (we've listed the excess per admission, and noted how often it's charged per year).

We've selected them from policies scoring at least 75% in our policy ratings, so they're still reasonable cover, but you need to check for any exclusions: for example, they may limit treatments to cover as a private patient in a public hospital or have a cap on the number of days in total that you're covered in a private hospital per year. See the footnotes for details.

CHEAPEST POLICIES AVAILABLE

These are the cheapest cover options in each state, regardless of their score. All of them provide only limited cover. For some treatments — such as obstetrics, coronary surgery and hip/knee replacements — benefits may be limited to treatment in a public hospital, or some benefits totally excluded. See footnotes for details.

ACT/NSW

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1700.40 (92%).
- **LYSAGHT PEOPLECARE Private Plus** (if eligible): $1986.48 (90%).
- **AUSTRALIAN UNITY Comprehensive Hospital Cover:** $2081.70 (96%). (A)

BUDGET OPTIONS

- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **CBHS Hospital 'a' Excess** (if eligible): $1398.80 ($250 excess). Number of times excess applies: 2. (80%)
- **MEDIBANK PRIVATE Blue Ribbon Excess:** $1545.40 ($500 excess). Number of times excess applies: 1. (77%) (A)
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1561.20. ($250 excess). Number of times excess applies: 2. (78%) (C)

CHEAPEST POLICY AVAILABLE

- **MEDIBANK PRIVATE First Choice Saver:** $568.50 ($1000 excess, $50–$80 co-payment). Number of times excess applies: 1. Max co-payment: $280 per stay, no annual cap. (47%) (D)

NORTHERN TERRITORY

BEST-VALUE TOP COVER

- **GOVERNMENT EMPLOYEES HEALTH FUND Hospital Cover:** $1404 (97%). (E)

BUDGET OPTION

- **MEDIBANK PRIVATE Blue Ribbon Excess:** $868.60 ($500 excess). Number of times excess applies: 1. (77%) (A)

CHEAPEST POLICIES AVAILABLE

- **MEDIBANK PRIVATE First Choice Saver:** $388 ($1000 excess, $50–$80 co-payment). Number of times excess applies: 1. Max co-payment: $280 per stay, no annual cap. (47%) (D)
- **MBF Select Hospital — F10:** $422.80 ($1000 excess, $50 co-payment). Number of times excess applies: 2 ***(buying this policy won't exempt you from the Medicare levy surcharge)***. Max co-payment: $250 per stay, no annual cap. (74%)

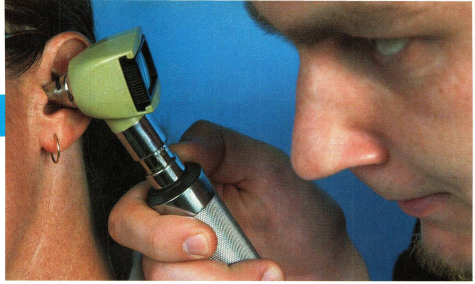
QUEENSLAND

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1716 (92%).
- **LYSAGHT PEOPLECARE Private Plus** (if eligible): $1986.48 (90%).
- **HCF Top Plus Cover:** $2230.80 (90%).
- **HEALTH PARTNERS Gold Hospital:** $2310 (92%).
- **AUSTRALIAN UNITY Comprehensive Hospital Cover:** $2326.30 (96%). (A)
- **NRMA HEALTH Hospital Super Plus:** $2338.80 (91%).

BUDGET OPTIONS

- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **CBHS Hospital 'a' Excess** (if eligible): $1414.40 ($250 excess). Number of times excess applies: 2. (80%).
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1561.20 ($250 excess). Number of times excess applies: 2. (78%) (C)



CHEAPEST POLICY AVAILABLE

- **HCF Hospital Advanced Savings Option 100*8:** $759.20 ($100 co-payment). Max co-payment: $800 per person per year. (67%) (F)

SOUTH AUSTRALIA

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1799.20 (92%).
- **LYSAGHT PEOPLECARE Private Plus** (if eligible): $1986.48 (90%).
- **AUSTRALIAN UNITY Comprehensive Hospital Cover:** $2191.50 (96%). (A)
- **SGIC HEALTH Hospital Super Plus:** $2244.10 (91%).
- **HEALTH PARTNERS Gold Hospital:** $2310 (92%).

BUDGET OPTIONS

- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **CBHS Hospital 'a' Excess** (if eligible): $1497.60 ($250 excess). Number of times excess applies: 2. (80%)
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1561.20 ($250 excess). Number of times excess applies: 2. (78%) (C)

CHEAPEST POLICY AVAILABLE

- **HCF Hospital Advanced Savings Option 100*8:** $806 ($100 co-payment). Max co-payment: $800 per person per year. (67%) (F)

TASMANIA

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1747.20 (92%).
- **LYSAGHT PEOPLECARE Private Plus** (if eligible): $1986.48 (90%).
- **GOVERNMENT EMPLOYEES HEALTH FUND Hospital Cover:** $2184 (97%). (E)
- **HCF Top Plus Cover:** $2230.80 (90%).
- **AUSTRALIAN UNITY Comprehensive Hospital Cover:** $2236.40 (96%).(A)
- **SGIC HEALTH Hospital Super Plus:** $2244.10 (91%).

BUDGET OPTIONS

- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **CBHS Hospital 'a' Excess** (if eligible): $1445.60 ($250 excess). Number of times excess applies: 2. (80%)
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1560 ($250). Number of times excess applies: 2. (78%) (C)

CHEAPEST POLICY AVAILABLE

- **HCF Hospital Advanced Savings Option 100*8:** $696.80 ($100 co-payment). Max co-payment: $800 per person per year. (67%) (F)

VICTORIA

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1835.60 (92%).
- **LYSAGHT PEOPLECARE Private Plus** (if eligible): $1986.48 (90%).
- **HEALTH PARTNERS Gold Hospital:** $2310 (92%).
- **LATROBE Top Private Hospital:** $2470.54 (92%). (G)
- **NRMA HEALTH Hospital Super Plus:** $2486.10 (91%).
- **GOVERNMENT EMPLOYEES HEALTH FUND Hospital Cover:** $2496.00 (97%). (E)

BUDGET OPTIONS

- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **CBHS Hospital 'a' Excess** (if eligible): $1534 ($250 excess). Number of times excess applies: 2. (80%)
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1561.20 ($250). Number of times excess applies: 2. (78%) (C)

CHEAPEST POLICY AVAILABLE

- **HCF Hospital Advanced Savings Option 100*8:** $847.60 ($100 co-payment). Max co-payment: $800 per person per year. (67%) (F)

WESTERN AUSTRALIA

BEST-VALUE TOP COVER

- **CBHS Hospital 'a'** (if eligible): $1664 (92%).
- **AUSTRALIAN UNITY Comprehensive Hospital Cover:** $1832.10 (96%). (A)
- **GOVERNMENT EMPLOYEES HEALTH FUND Hospital Cover:** $1872 (97%). (E)

BUDGET OPTIONS

- **CBHS Hospital 'a' Excess** (if eligible): $1362.40 ($250 excess). Number of times excess applies: 2. (80%)
- **NAVY HEALTH Top Hospital Saver 2** (if eligible): $1363.07 ($500 excess). Number of times excess applies: 1. (75%) (B)
- **MEDIBANK PRIVATE Blue Ribbon Excess:** $1403.20 ($500 excess). Number of times excess applies: 1. (77%) (A)
- **AUSTRALIAN UNITY Comprehensive Hospital Cover with excess:** $1447.70 ($250 excess). Number of times excess applies: 2. (84%) (A)
- **GOVERNMENT EMPLOYEES HEALTH FUND Step One Hospital:** $1455.60 ($250 excess). Number of times excess applies: 2. (78%) (C)

CHEAPEST POLICY AVAILABLE

- **HCF Hospital Advanced Savings Option 100*8:** $457.60 ($100 co-payment). Max co-payment: $800 per person per year. (67%) (F)

(A) Limited benefits for psychiatric care and rehabilitation for the first 12 months.
(B) Benefits limited to 100 days' hospitalisation at the insured level per person per year.
(C) Membership open to all. Limited benefits for obstetrics.
(D) Limited benefits for assisted reproduction, cataract eye surgery, coronary artery surgery, hip/knee replacement, obstetrics, psychiatric care, rehabilitation and plastic surgery.
(E) Membership open to all.
(F) Limited benefits for assisted reproduction, cataract eye surgery, coronary artery surgery, hip/knee replacement, obstetrics, psychiatric care and plastic surgery.
(G) Limited benefits for assisted reproduction (first 36 months) and hip/knee replacements, rehabilitation and psychiatric care for the first 24 months.

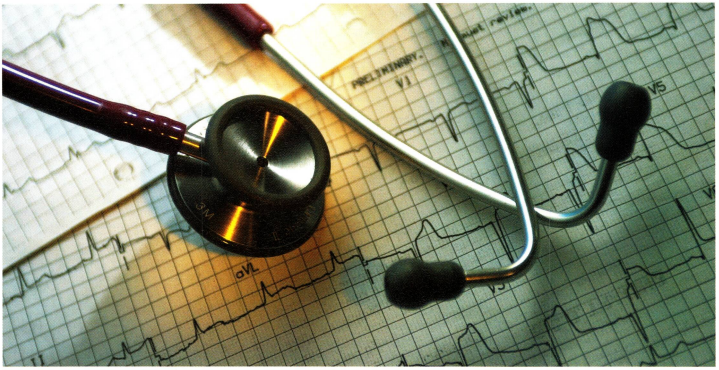
WHAT ABOUT PUBLIC HOSPITAL COVER?

This report doesn't include policies that only cover you as a private patient in a shared ward in a public hospital (which means, essentially, that you get to choose your doctor in a public hospital).

If this interests you as a cheaper option, call some funds and shop around for a good price.

Company contact and membership details

- **AUSTRALIAN UNITY:** 13 29 39, www.australianunity.com.au.
- **AXA AUSTRALIA HEALTH INSURANCE:** 13 12 43, www.axa.com.au/health.
- **CBHS:** 1300 654 123, www.cbhs.com.au. You must be a past or current employee of the Commonwealth Bank (or affiliated company) or a dependant.
- **CREDICARE:** (07) 3365 0022, www.cua.com.au. You must be a member of Credit Union Australia.
- **DEFENCE HEALTH:** 1800 335 425, www.defencehealth.asn.au. It's available to serving members of the Australian Defence Forces (ADF) and their families, Department of Defence (DOD) civilians and their families, and employees of companies contracted to DOD and their families. Ex-members of the ADF who aren't already members can join up to 12 months following their discharge (Reserve members must join while still in the Reserve). Once membership is in place, it can be retained for life.
- **GMHBA:** 1300 136 652, www.gmhba.com.au.
- **GOVERNMENT EMPLOYEES HEALTH FUND:** 1300 656 515, www.gehf.com.au. (Membership is open to all.)
- **GRAND UNITED:** 1800 800 245, www.grandunited.com.au.
- **HBA:** 13 12 43, www.hba.com.au.
- **HCF:** 13 14 39, www.hcf.com.au.
- **HEALTH PARTNERS:** (08) 8223 7588 or 1800 182 322, www.healthpartners.com.au.
- **IOOF:** 13 28 20, www.ioofhealthservices.com.au.
- **LATROBE:** 1300 362 155, www.latrobehealth.com.au.
- **LYSAGHT PEOPLECARE:** 1800 808 690, www.peoplecare.com.au. For current and former employees of the BHP Billiton group and associated companies and their families.
- **MBF:** 13 26 23 new members, 13 11 37 existing members, www.mbf.com.au.
- **MEDIBANK PIVATE:** 13 23 31 existing members, 1800 188 188 new members, www.medibank.com.au.
- **MUTUAL COMMUNITY:** 13 12 43, www.mutualcommunity.com.au.
- **NAVY HEALTH:** (03) 9899 3277 or 1800 333 156, www.navyhealth.com.au. It's available only to serving or ex-members of the ADF and their families; and civilian employees of DOD and their families, and employees and families of civilian organisations contracted to provide services to DOD.
- **NIB:** 13 14 63, www.nib.com.au.
- **NRMA:** 13 32 34, www.nrma.com.au.
- **SGIC Health:** 13 32 34, www.sgic.com.au.
- **SGIO Health:** 13 32 34, www.sgio.com.au.
- **ST LUKES:** 1300 651 988, www.stlukes.com.au.
- **TEACHERS FEDERATION HEALTH:** 1300 728 188, www.teachershealth.com.au. Available to educational union members and their families.



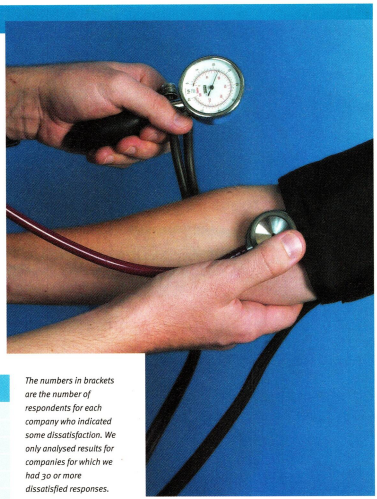
WHAT YOU THINK OF YOUR HEALTH FUND

In our health insurance survey, 3600 CHOICE subscribers told us how satisfied they were with their health insurance fund overall, and with the way a claim had been handled if they'd made one. Thanks to all of you who took part.

More than 85% of you were either fairly (50%) or very (35%) satisfied in general with your fund. For differences between the funds for which we received enough responses to analyse the results, see the table at the bottom of the page, which also lists levels of satisfaction with the companies' claims handling.

The most common reasons for dissatisfaction with an insurance company were poor value for money (58%), high premiums (57%) and restrictive policies (29%). The table below has details of the results for some of the insurance companies (where we had enough dissatisfied responses).

On the issue of value for money, only 45% of your hospital and 6% of your ancillary claims were fully paid. There doesn't appear to be a great deal of difference between insurance companies for this aspect, although **AXA/HBA/MUTUAL COMMUNITY** paid 100% of more hospital claims than the other funds.



Reasons for dissatisfaction (in alphabetical order)	**High premiums** (%)	**Poor value for money** (%)	**Restrictive policies** (%)
AXA (39)	62	49	36
HBF (33)	70	61	27
HCF (44)	73	57	48
MBF (106)	63	56	34
MEDIBANK PRIVATE (190)	54	56	25
NIB (41)	46	81	34
Total respondents (542)	57	58	29

The numbers in brackets are the number of respondents for each company who indicated some dissatisfaction. We only analysed results for companies for which we had 30 or more dissatisfied responses.

Satisfaction with your insurance company

		Satisfaction with claims handling*			
Insurance company (in order of general satisfaction)	**General satisfaction** (% 'very satisfied')	**Ease of placing claim** (% 'very easy')	**Time taken to receive payment** (% 'very satisfied')	**Amount of money received** (% 'very satisfied)	**Overall claims handling** (% 'very satisfied')
CBHS FRIENDLY (57)	77	78	65	41	81
DEFENCE SERVICES (72)	72	73	60	38	68
TEACHERS FEDERATION HEALTH (131)	62	78	52	31	64
IOR (72)	61	na	na	na	na
AUSTRALIAN UNITY (97)	49	66	65	26	60
GOVERNMENT EMPLOYEES (98)	48	68	53	21	55
NRMA / SGIC / SGIO (68) **(A)**	43	77	68	36	67
MANCHESTER UNITY (66)	41	77	54	16	52
AXA / HBA / MUTUAL COMMUNITY (282) **(A)**	39	75	77	30	66
HBF (219)	32	74	69	21	52
HCF (291)	30	73	76	23	56
NIB (214)	29	71	69	18	53
MBF (561)	26	69	74	23	55
MEDIBANK PRIVATE (986)	21	68	68	18	48
Total respondents (3684)	35	72	69	25	56

The number in brackets is the number of people who responded about their general satisfaction with each company. We only analysed the results for companies with 50 or more repsonses.

* *Based on all survey respondents who had been paid for a claim (2997).*

na *Not applicable; not enough respondents answered the question for us to analyse the results.*

(A) *While they have different names in different states, these are one company.*

Miracle weight loss? FAT CHANCE!

Several people have asked us about Celluslim and Slim-Gel weight loss products, available through mail order. The ads make them sound plausible, but what's the real story?

IN A NUTSHELL

As usual, *if a product sounds too good to be true, it probably is.*

With the help *of the internet, it's not hard to do a little research yourself to check on a product and its claims, and avoid being ripped off.*

Subscriber Sharon Williams' own research convinced her Celluslim wasn't all it claimed.

CELLUSLIM is marketed as "the capsule that melts fat and cellulite fast" — without diet or exercise. And once you've lost all your fat, "you will always remain thin and cellulite-free", because "you can never eat more fat that you burn up" when taking the capsules.

These amazing claims are supposedly "proven beyond doubt". However, there are no references to clinical studies published in reputable journals: a vague description of (unpublished) clinical tests at leading (but unnamed) research establishments isn't quite the same thing. Indeed, the 'proof' seems to consist entirely of testimonials from alleged "top scientists and doctors" as well as "satisfied customers".

Given the over-the-top claims, perhaps this isn't so surprising. But when we researched **CELLUSLIM** we were intrigued by what appeared to be connections with all sorts of other products.

For instance, the claims for **CELLUSLIM** are very similar to those made for **CELLASENE** — a miracle cellulite-removing pill that you may remember from several years ago — and the 'active' ingredients are identical. Even the names of the chemists said to have invented them are similar: Merizzi and Malissi.

CELLASENE suffered a fall from grace when its American distributors were sued by the US Federal Trading Commission for making "false and unsubstantiated claims". It's still available, but sales are slow and there's no scientific evidence to show it works: the one published scientific study we came across concluded it was no better than a placebo.

But we weren't the only ones looking further into **CELLUSLIM**'s background — CHOICE subscriber Sharon Williams, of Brisbane, was so appalled by the over-the-top claims in the **CELLUSLIM** junk mail sent to her, she simply had to find out more.

In particular, the brochure's "rather ridiculous photo of a grey-haired, bespectacled man in a white coat with a stethoscope around his neck" caught her attention. He's described as "Dr Pierre Valmont, a highly respected French doctor".

She discovered an identical photo of the same man on an apparently unrelated website, see top right. The site sells various dubious health-related products, and here he's called "Mr Stokes". We did our own quick search of images on the net and found him on four other non-related websites. It's starting to smell a bit like stock photography, which doesn't bode well for the authenticity of Dr Valmont.

Sharon also discovered that the European Advertising Standards Alliance upheld complaints against suppliers of **CELLUSLIM** about misleading claims. We're told the ACCC here hasn't taken any action on the outrageous claims made for this particular product, although it's currently investigating products that claim to eliminate cellulite.

BUT WAIT, THERE'S MORE

Another product we've been asked about is **SLIM-GEL** patches which, like **CELLUSLIM**, claim to quickly melt off fat without diet or exercise (although they did seemingly accidentally let slip in the fine print that it "can only help slimming or weight loss as part of a joule-control diet" ...).

The marketing format is similar to **CELLUSLIM**, with fake newspaper articles and lots of pseudo-scientific mumbo jumbo, and the Singapore mailhouse address where you send your hard-earned cash is the same.

So, does it work? That's the $87 per month question, and like **CELLUSLIM** there are no published scientific studies on it that we can find. So we resorted to testimonials — but not those carefully selected (or even made up) by the company.

In one web forum on the product many of the customers said they were still waiting to get their products — some up to three months. Their credit cards were debited almost immediately, despite the company's undertaking, "Your credit card will not be charged until after the programme has been despatched to you." Some had received and tried the product and were disappointed with the results (and were trying in vain to get their money back as guaranteed), while others were pleased with the initial results.

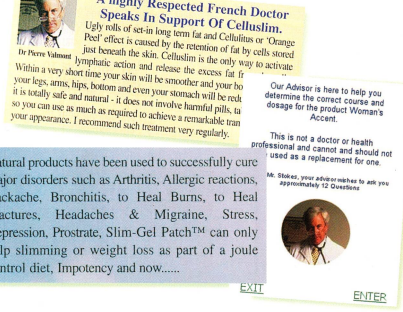
Another oddity to emerge was that the **SLIM-GEL Patch** we're getting here was supposedly invented by a Dr Olga Svensson, while the **SLIM-GEL Patch** marketed in the US was invented by a Dr Sven Torjesson. Hmm, surely some patenting and copyright conflicts involved there ...

And remarkably, for two "eminent" scientists who've contributed so substantially to humanity, they've never had anything published. In fact, Dr Sven doesn't seem to exist, and we couldn't find any Olga Svenssons of international scientific repute. Why are we not surprised?

WHAT'S IN THEM?

The main active ingredient in the patches is guaranine, which is the active component of guarana (found in some energy drinks and Viking bars, for example). It's chemically similar to caffeine, and has many of the same effects — miracle weight loss not among them.

Apart from the ludicrous claims of massive weight loss, the marketing material misleads consumers by pointing out that "patch type products" have helped people give up smoking and also help people with angina, implying that the slimming patches will be equally effective. Obviously it's not the patch, *per se*, that's doing the work — it's what's in it that counts.



HOW TO AVOID BEING RIPPED OFF

As always, with any weight loss or other health products that seem too good to be true, don't just leap in and hand over your hard-earned cash. And you can be sure that products promising massive weight loss in the order of 20 kg in three weeks *are* too good to be true. Sharon's research, plus reading a lot of angry postings on the internet from people who'd wasted their money, was enough to convince her to stay clear.

Protecting consumers against products with false, misleading or outrageous claims is the jurisdiction of the ACCC and state fair trading departments. However, investigations don't happen overnight, so you can expect a lag between a product's release and any necessary action being taken.

But, as Sharon showed, with a little of your own research — which is relatively easy these days with the help of the internet — you can get a better idea of whether it's worth taking the risk. Otherwise, as she points out, "These people will make a lot of money before they're exposed." ■

MORE INFORMATION

- Diet pills and potions, *in CHOICE, October 2000, has useful information about this type of product and their ingredients.*
- **Quackwatch** *is a website dedicated to exposing medical and health quackery and is associated with the US National Council Against Health Fraud. It has plenty to say about dodgy cellulite treatments — see www.quackwatch.com/01QuackeryRelatedTopics/cellulite.html. And keep an eye on the Quackwatch front page index for other health-related scams.*

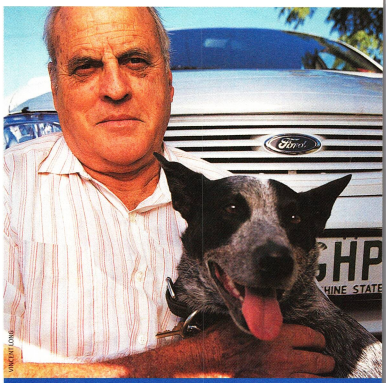
ACCC TAKES ABTRONIC PROMOTERS TO COURT

The Australian Competition and Consumer Commission (ACCC) has instituted court proceedings against the promoters of the **ABTRONIC** for misleading and deceptive conduct.

The **ABTRONIC** is an electrical stimulation device used on the abdomen, thighs and buttocks. The idea is that electric current causes muscles to contract. So, the ads claim, you just sit, relax and watch your abs tighten, your love handles disappear and your thighs and bottom firm — with no sweating involved. Furthermore, they say, you can get the same results as up to 600 sit-ups in just 10 minutes, without any effort. We wish.

Reader car reviews

Are you shopping for a car and want some independent advice? Read what fellow subscribers have to say about six popular models.



"It's a lovely smooth car to drive, and quite cheap to insure and service. But it's high on the fuel in the city, and I'm a bit disappointed the car doesn't have side airbags."
G R Bates, Deagon, Queensland.

IN A NUTSHELL

Brochures and websites *let you compare cars' specs and features. Crash test results tell you how well a model protects you in an accident. A test drive may give you a bit of an idea of what to expect.*

But all this won't give you a complete picture of the car. How will it behave in different road conditions? Do the features work well, and what's it like for space and noise?

These are questions you can answer much better once you've been driving a car for a few months. That's why we asked readers to tell us their real-life experiences with various models.

Earlier this year, we invited owners of a number of car models to give us the lowdown on their vehicles. A small panel of people (at least nine for each car) told us what they felt about six popular models:

- Ford Falcon.
- Holden Barina.
- Honda Civic.
- Hyundai Accent.
- Mazda Tribute.
- Mitsubishi Pajero.

The owners commented on a whole range of aspects, such as strengths and weaknesses, running costs, problems and — importantly — overall satisfaction and whether they'd buy the same model again.

Thanks a lot to everyone who participated.

SMART CONSUMERS

Overall, our reviewers have been quite happy with their choices. Maybe that's because we picked particularly good models, or maybe because CHOICE subscribers are smart consumers who research such a big purchase in depth, to make sure it meets their needs and expectations.

Reliability ranked very high on the list of very important criteria all the reviewers were looking for when buying a car. Not surprisingly, those on the hunt for a small car had fuel efficiency on their minds, while for those buying a family car or 4WD space was important.

Apart from the motoring press, the internet was the main research tool used by our reviewers — hopefully that included a look at the large motoring section on the CHOICE website, which includes a powerful database to help you select the right model for you.

Generally, our reviewers feel safe in their cars, probably due to the fact that driver and passenger airbags are standard on almost all of the reviewed models.

Noise was of significant concern to all but Pajero drivers (you probably expect to listen to some grunt in a large 4WD). So maybe the time for quiet electric or hybrid cars is here …

FORD FALCON

LOYAL OWNERS

Falcon models have regularly ranked towards the bottom of our car reliability surveys. But that doesn't seem to bother Falcon owners too much.

Most of the reviewers have owned a Ford before, and brand loyalty was the main reason some picked a new Falcon (starting from $32,485) over other family cars.

They praise the car's handling and comfort, particularly on the highway and over long distances. Insurance premiums and servicing costs are considered to be cheap (the Falcon has by far the cheapest repair bill in the NRMA Insurance low-speed crash tests).

A couple of owners complained they can't see out of the car properly, and some think the engine is a bit fuel-thirsty.

While dual airbags are standard, a few readers would also like to see side-impact protection or side airbags in the Falcon.

THE VERDICT

Most of our reviewers would recommend the Falcon to friends, and also be likely to buy the same model again.

Your turn to review?

We're looking for owners of another group of cars to feature in our next reader car review article.

If you've bought (**new, not secondhand**) one of the models below within the last 12 months or so (unless otherwise stated), please let us know by **July 19, 2002:**

- Write to CHOICE, Car review, 57 Carrington Road, Marrickville 2204.
- Fax to CHOICE, Car review, (02) 9577 3377.
- Email to car-review@choice.com.au.

Please tell us which of the models you can review for us, when you bought it, and your fax number, email or mailing address. We'll send you a survey form.

- Ford Explorer (from 10/01).
- Holden Commodore VX Series II (from 8/01).
- Mitsubishi Nimbus (from 9/01).
- Nissan X-Trail.
- Subaru Impreza (from 10/00).
- Toyota Corolla (from 1/02).
- VW New Beetle.
- We're also still interested in your views on the Toyota Camry and Audi A3.

HOLDEN BARINA

SAFE AND EASY TO DRIVE

The 2001 model Barina comes with dual airbags and scored four out of five stars in the ANCAP high-speed crash tests — neither the norm with small cars.

So not surprisingly, several readers mentioned safety as one of the model's main strengths. The ease of driving it also impressed them, and they reckon the car is a bit better suited for city than highway driving.

The owners agreed almost across the board that the car is very good value for money, particularly due to its purchase price (starting from $14,690 for the three-door version, and from $16,690 for the five-door version) and fuel economy.

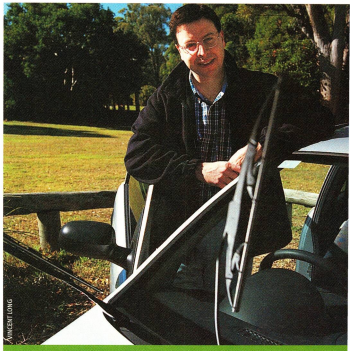
There isn't much the respondents didn't like about the Barina, and most of them are pleased with their purchase — the car has either met or exceeded their expectations.

Interestingly, a couple felt the 1.4 L engine doesn't provide quite enough acceleration. And several owners had trouble with noisy windscreen wipers — so much so that they took the car in for the problem to be fixed.

A couple of owners would like to see power windows and ABS on the Barina's standard equipment list.

THE VERDICT

Most of our reviewers would definitely recommend the Barina to friends, and also be likely to buy the same model again.



KIMBERLY DING

"The car's great for city driving, is excellent value for money and has good safety features. However, the original windscreen wipers were very noisy and needed changing."
Selim Ozluer, Holland Park, Queensland.

HONDA CIVIC

RELIABLE, STYLISH AND SURPRISINGLY SPACIOUS

Honda has long been one of the most reliable makes, and the predecessors of the current Civic have been among the highest scoring models in our car reliability surveys.

This seems to be a well-known fact. A number of reviewers told us that the reliability history was one of the main reasons they chose the Civic over other models on their shortlist.

They also like its fuel-efficiency, deceptively large interior space for its size — and last but not least they think it looks really good.

While the reviewers found the Civic on the expensive side to buy (starting from $23,950), its cheap insurance premiums and fuel-efficient engine make it good value for money overall.

None of the owners was disappointed with the car, and it met or exceeded their expectations.

Apart from a recall related to the fuel system, there were hardly any problems. However, two readers complained about difficulty seeing the front end of the car, making parking tricky.

Honda would make our reviewers happy if it added cruise control to the Civic's standard features list.

THE VERDICT

Most of our reviewers would recommend the Civic to friends, and also be likely to buy one again.

TONY PALMER

"It's more spacious and reliable than others in its class I looked at. But I can't see the car's nose, which can make parking tricky."
Max Williams, Kingston, Tasmania

TIM TURNER

"The car's quite cheap to buy, but its fuel consumption is higher than I expected. I can't fault it too much otherwise, but I'm still not sure I'd buy one again."
Kerry Wilson, Kilsyth, Victoria.

HYUNDAI ACCENT

VALUE FOR MONEY

The Hyundai Accent is one of the cheapest small cars available (starting from $14,990 for the three-door version, and from $16,990 for the sedan and five-door hatchback). And the state motoring organisations voted it *Australia's Best Small Car* in 2000 and 2001.

All this convinced a number of our reviewers to choose the car over its competitors. And they generally acknowledged the car's good value for money, its space (both interior and boot) and ease of driving (especially in the city and over short distances).

However, perhaps it created unrealistic expectations, or the good points weren't enough to outweigh the car's shortcomings — four out of 13 readers are disappointed with their purchase.

The main drawbacks are problems with the clutch and gearbox, and higher than claimed city fuel consumption.

Some owners would like to see better seat adjustment options, remote entry and a higher-quality audio system.

THE VERDICT

There were mixed feelings about whether our reviewers would recommend the Accent to friends or buy the same model again.

MAZDA TRIBUTE

CAR-LIKE HANDLING AND VERY VERSATILE

The Tribute was released into the increasingly popular small and medium-sized 4WD market (called 'soft-roaders' in the trade) in March 2001.

The benefits this category is designed to have seem to be particularly well executed in the Tribute: our reviewers praised its car-like handling, high seating position (providing good vision), space and versatility. They reckon it handles city traffic just as well as rural and highway driving. However, some noted that it has only limited off-road abilities.

The Tribute with 3.0 L engine (which all our reviewers bought) is only available with an automatic transmission and a steering wheel-mounted shift lever. Several readers complained that the lever blocks access to other controls. And some would have liked the choice of a manual version (only available with the 2.0 L, four-cylinder model).

Several owners were affected by a recall related to the fuel system, and there were a few problems with the car's lights and warning lights.

The car's purchase price ($30,990 for the 2.0 L version, and starting from $35,690 for the 3.0 L version) and fuel consumption are considered to be on the high side.

THE VERDICT

Most would recommend the Tribute to friends, but our reviewers had mixed feelings about buying the same model again.

"The Tribute handles really well, is comfortable and spacious. However, it's a bit expensive to buy, and the auto-shift lever is quite cumbersome — I'd have liked the option of a manual transmission in the six-cylinder version."
Cathey LeMerton, Kurrajong Heights, NSW.

"I like the car's handling and comfort, and particularly its off-road ability. However, I mainly drive it in the city, where it's significantly less fuel-efficient than the '97 model I owned previously."
Gavin van Vuuren, Joyner, Queensland.

MITSUBISHI PAJERO

SPACIOUS, COMFY, BUT THIRSTY IN TOWN

The state motoring organisations have voted the Pajero *Australia's Best 4WD* in 2000 and 2001. And looking at our readers' reviews, it seems they were spot on.

None of our reviewers was disappointed with the purchase (starting from $42,490), and the car met or exceeded their expectations. They particularly praised its handling, abundant space and comfort.

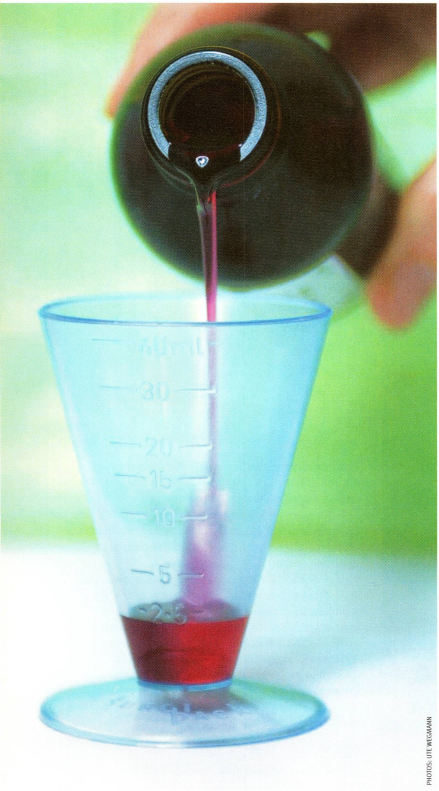
You see a lot of 4WDs in cities, where this type of car is least at home. Our reviewers are enthusiastic about the Pajero's suitability for rural and long-distance driving, as well as its off-road abilities. But they point out its poor fuel economy in city driving — and it's not easy to park either.

However, in general they couldn't fault the car, despite being affected by two recent recalls (towbar and radiator problems). Only a couple of the more adventurous drivers would like to be able to fit a larger second fuel tank for those serious outback expeditions.

THE VERDICT

Most of our reviewers would definitely recommend the Pajero to friends, and also be very likely to buy it again.

COUGH MEDICINES:



PHOTOS: LEE WEGMANN

While it's tempting to reach for the medicine when someone in your family has a cough, how much help are they really?

Every year Australians spend millions of dollars on cold and flu remedies. With over 100 different cold and flu products on pharmacy shelves, not to mention various herbal elixirs and potions, the choice can be bewildering.

Most of them claim to relieve coughs as well as other cold symptoms. But with yet another review recently finding that cough medicines don't appear to work any better than a placebo, it's widely accepted in the medical community that they're not useful for treating coughs.

However, while there's no good evidence they work any better than a placebo, there's also no good evidence that they *don't*. That's partly because there aren't enough good-quality studies to draw firm conclusions one way or the other — and some studies do show favourable results, so there's no certainty in the evidence either way.

It's also argued that just because they're no better than a placebo, this doesn't mean they don't work at all: placebos with a similar consistency to the medicated product being trialled may also 'work' to some extent. So you could just try a non-medicated product — a glycerine-based syrup, a spoonful of honey or a hard lolly to suck on. They're probably cheaper and you might find them similarly effective.

Further criticism levelled at cough medicines is that they often contain more than one active ingredient — and sometimes these ingredients apparently contradict each other, such as an expectorant and cough suppressant together. We've listed some of the products with more obvious problems under *Products with contradictory effects*, page 24.

WHAT'S IN THEM?

See *Table 1: Active ingredients*, top right, for details of the ingredients and comments on their use.

relief or rip-off?

Table 1. Active ingredients	Action	Comments
Coughs		
Suppressants/antitussives (for dry coughs) – codeine, dextromethorphan, pholcodeine, diphenhydramine, ethylmorphine	Suppress the cough reflex by depressing the cough centre in the brain.	Codeine is addictive and can cause constipation. Diphenhydramine is also an antihistamine (see below). Don't use suppressants for a productive cough, and don't give them to children, especially if they have asthma.
Expectorant (for congestion) – guaiphenesin, senega, ammonium chloride, ammonium bicarbonate, squill	Helps cough up the mucus and prevents throat irritation by increasing mucus flow.	If you have a productive cough, don't use antihistamines (see below) – they may make the secretions thick and promote bacterial infection.
Mucolytics – bromhexine, sodium citrate	Thin and break down mucus.	
Blocked, congested nose; sinus and ear congestion		
Pseudoephedrine, phenylephrine	Unstuffs your nose by reducing blood supply and consequently swelling in the nose and airways. This eases breathing and helps sinus drainage, but can make your nose runnier.	Can cause insomnia and counteracts sedative effect of antihistamine. Not suitable for people with diabetes, heart disease, hypertension, enlarged prostate, glaucoma, thyroid disease, or those taking certain antidepressant medicines. Side effects include dizziness, tension headaches and palpitations in some people. Banned in competition sport.
Runny nose		
Antihistamines – brompheniramine, chlorpheniramine, dexchlorpheniramine, diphenhydramine, doxylamine succinate, promethazine, triprolidine	They may help dry up a runny nose and stop sneezing, but their main effect is sedation.	Sedative effect is useful to help induce sleep at night. Don't drive, drink alcohol or operate machinery. Side effects include dry mouth, blurred vision, constipation. Don't take if you have a productive cough. Not suitable for people with urinary retention, glaucoma. Check with pharmacist if you're taking other medication.
Pain and fever		
Paracetamol	Pain relief, reduces fever.	Dangerous to exceed dose by even small amounts. Those with kidney or liver disorders need lower doses.

IN A NUTSHELL

- There's no good *evidence cough medicines work — but equally, no good evidence they don't.*
- Some medications we *found contain both expectorants and suppressants, which seems counter-productive.*
- Doctors say you shouldn't *automatically give cough suppressants to children — and antihistamines and decongestants can also cause problems.*

Expectorants/mucolytics: for a chesty, productive cough. Loose coughing is a good thing — it's your body's way of removing mucus from your chest. Expectorants increase mucus production in the lungs, making secretions easier to remove. While some people swear by them, there's little medical evidence of their usefulness. Drinking plenty of fluids probably works as well as any expectorant, because this thins mucus and makes it easier to clear.

Some other drugs for dealing with a productive cough are often referred to in medical literature as mucolytics. They're supposed to have a slightly different action to expectorants, in that they thin mucus in the lungs, rather than stimulate production. However, the terms mucolytic and expectorant are sometimes used interchangeably.

Suppressants: for a dry cough. Cough suppressants (or antitussives) act on the cough centre in the brain or receptors in the respiratory system to reduce coughing. Antihistamines may also reduce coughing by drying the mucus, but they're not true suppressants.

Suppressants should only be used if you have a painful, dry, persistent cough. Using them for chesty coughs could delay recovery, and as such would be useful more to those who have to listen to the cough, rather than the person coughing.

Medical experts warn that suppressants such as codeine and dextromethorphan can cause increased drowsiness and problems with balance when given to children (see *But they're pretty harmless, aren't they?* page 25, for more on side effects).

Other ingredients Many cough medicines contain other ingredients such as decongestants (to unstuff a stuffed-up nose), antihistamines (to dry up a runny nose, and also help you sleep) and paracetamol (for pain relief and reducing fever). See Table 1, above, for more about these ingredients.

As a general principle, it's best to take as few medicines as possible — certainly only those you need. The trouble with products that combine several types of drug is that you mightn't have all the symptoms — or, more commonly, you don't get them all at the same time. So it's better to stick to a single-ingredient product that suits your current symptoms.

Paracetamol in combination products poses an additional problem in that you risk overdosing if you don't realise there's paracetamol in the cough mixture and take tablets as well.

The products in this table are among those more widely available in pharmacies. If you come across products we haven't included, we suggest you look at the ingredients on the packaging and compare them to Table 1 on page 23. This will let you check whether it contains ingredients appropriate to your symptoms, and that the ingredients don't have apparently contradictory actions (like a suppressant and an expectorant together).

Products with contradictory effects

Some medications we found contain both expectorants and suppressants, which, if they work as claimed, seems counter-productive.

- **AMCAL Cough & Cold Elixir, AMCAL Decongestant & Expectorant Mixture, ROBITUSSIN DM, SIGMA Relief Syrup** and **SOUL PATTINSON Bronkese** contain both an expectorant and a suppressant.
- **AMCAL Expectorant, BENADRYL Family Original** and **CHEMMART Cough Expectorant** contain a suppressant, an expectorant and a mucolytic.
- **DURO-TUSS Expectorant** contains a suppressant and a mucolytic.

Cough suppressants marketed for children

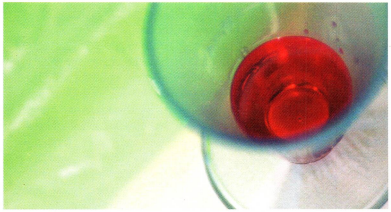
The following products are marketed for infants and children, but contain cough suppressants — see *But they're pretty harmless, aren't they?*, opposite, for risks.

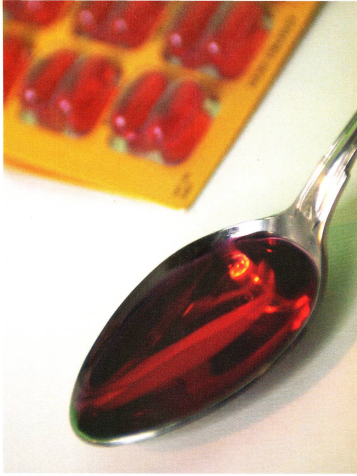
- **AMCAL Junior Cough & Cold**
- **BENADRYL Family Dry**
- **BENADRYL Family Original**
- **BISOLVON Dry Junior**
- **DIMETAPP DM Paediatric Drops**
- **LOGICIN Junior Children's Cough Syrup**
- **PHARMA-COL Junior Suspension**
- **PHENSEDYL Dry Family Cough Syrup**
- **SIGMA Relief Junior Syrup**

Product (in alphabetical order)	Expectorant	Mucolytic	Suppressant	Decongestant	Antihistamine (for a runny nose)	Other
ACTIFED Chesty	✓			✓		
ACTIFED Chesty Capsules	✓			✓		
ACTIFED Dry			✓	✓		
ACTIFED Dry Capsules			✓	✓		
ACTUSS			✓			
AMCAL Cold & Flu Capsules			✓	✓		Paracetamol, methoxyphenamine **(A)**
AMCAL Cold & Flu Relief Tabs			✓	✓		Paracetamol
AMCAL Cough & Cold Elixir	✓		✓	✓	✓	
AMCAL Cough Suppressant			✓			
AMCAL Day & Night Cold & Flu Tabs			✓	✓	✓	Paracetamol
AMCAL Decongestant and Expectorant	✓		✓	✓		
AMCAL Expectorant	✓	✓	✓			
AMCAL Junior Cough & Cold			✓	✓	✓	
AVIL Decongestant	✓				✓	
BENADRYL Family – Chesty	✓			✓		
BENADRYL Family – Dry			✓	✓	✓	
BENADRYL Family – Original	✓	✓	✓			
BISOLVON Chesty Oral Liquid		✓				
BISOLVON Chesty Tablets		✓				
BISOLVON Dry			✓			
BISOLVON Dry Junior			✓			
CEPACOL Cough and Sore Throat Lozenges			✓			Anaesthetic
CHEMISTS' OWN Cold & Flu Medication (day/night)			✓	✓	✓	Paracetamol
CHEMISTS' OWN Cold & Flu Tablets			✓	✓		Paracetamol
CHEMMART Chesty Cough Mixture	✓			✓		
CHEMMART Chesty Cough Mixture (Pseudoephedrine-free)	✓	✓				
CHEMMART Cold & Flu Caps			✓	✓		Paracetamol, methoxyphenamine **(A)**
CHEMMART Cold & Flu Day/Night Capsules			✓	✓	✓	Paracetamol
CHEMMART Cough Expectorant	✓	✓	✓			
CHEMMART Pholcodeine Linctus			✓			
CODEINE Linctus			✓			
CODRAL Cold & Flu Tabs			✓	✓		Paracetamol
CODRAL Daytime/Nightime Tabs			✓	✓	✓	Paracetamol
DIFFLAM Anti-inflammatory Cough Lozenges			✓			Anaesthetic, anti-inflammatory
DIMETAPP Cold & Flu Day/Night Capsules			✓	✓	✓	Paracetamol
DIMETAPP Cold, Cough & Flu Day/Night Capsules			✓	✓	✓	Paracetamol
DIMETAPP DM Elixir			✓	✓	✓	
DIMETAPP DM Paediatric Drops			✓	✓	✓	
DURO-TUSS			✓			
DURO-TUSS Decongestant			✓	✓		
DURO-TUSS Expectorant		✓	✓			
DURO-TUSS Mucolytic Cough Liquid		✓				
DURO-TUSS Sugar-free Cough Lozenges			✓			

Product (in alphabetical order)	Expectorant	Mucolytic	Suppressant	Decongestant	Antihistamine (for a runny nose)	Other
LEMSIP Pharmacy Flu Strength – Night-time			✓	✓	✓	Paracetamol
LINCTUS Tussinol			✓			
LOGICIN Cough Mixture – Congested, Chesty Coughs	✓			✓		
LOGICIN Cough Mixture – Dry Coughs			✓	✓		
LOGICIN Cough Suppressant			✓			
LOGICIN Expectorant	✓	✓				
LOGICIN Flu Strength Day/Night Tabs			✓	✓	✓	Paracetamol
LOGICIN Junior Children's Cough Syrup			✓	✓		
ORTHOXICOL Cold & Flu			✓	✓		Paracetamol
ORTHOXICOL Day/Night Cold & Flu			✓	✓	✓	Paracetamol
PANADOL Cold & Flu			✓	✓		Paracetamol
PHARMA-COL Junior Suspension			✓	✓		Paracetamol
PHENSEDYL Dry Family Cough Syrup			✓	✓	✓	
ROBITUSSIN DM	✓		✓			
ROBITUSSIN DX Extra Strength Cough Control			✓			
ROBITUSSIN EX	✓					
ROBITUSSIN ME	✓	✓				
ROBITUSSIN PS	✓			✓		
Senega and ammonia **(B)**	✓					
SIGMA Relief Junior Syrup			✓	✓		
SIGMA Relief Syrup	✓		✓	✓		
SOUL PATTINSON Bronkese	✓		✓			
SOUL PATTINSON Chesty Cough Linctus	✓	✓				
SOUL PATTINSON Congested Cough Medicine	✓			✓		
SOUL PATTINSON Dry Raspy Cough Linctus			✓			
SOUL PATTINSON Dry Tickly Cough Medicine			✓			
STREPSILS Cough Relief			✓			
TIXYLIX Night-time Linctus			✓		✓	
TUSSINOL Dry Coughs			✓			
TUSSINOL Expectorant	✓	✓				
TYLENOL Cold & Flu			✓	✓	✓	Paracetamol

(A) *Methoxyphenamine is a bronchodilator used to treat asthma.*
(B) *Various brands.*





BUT THEY'RE PRETTY HARMLESS, AREN'T THEY?

Generally speaking, cough medicines are safe when taken in the doses suggested. And some in the health professions believe that, whether or not they work, cough medicines still have a psychological role to play in healthcare — particularly with children.

As one doctor pointed out, "Parents feel helpless in the face of their child's suffering and want to be able to do something for them. Cough medicines give them something to do while they wait for the viral illness to get better on its own."

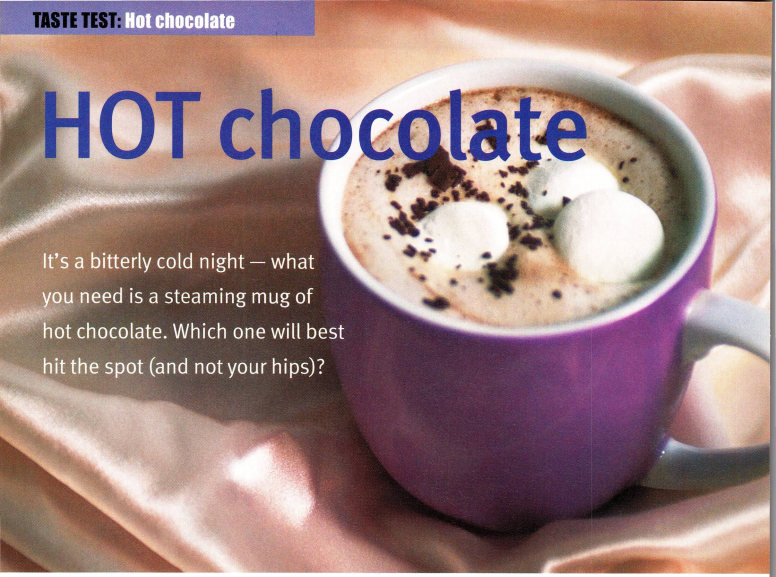
However, many medical specialists now say that children shouldn't be given cough medicines, especially those with cough suppressants. In addition to side effects such as drowsiness and balance problems, they say suppressing coughs may increase the risk of serious lung infection, especially if the child has asthma or a long-term lung condition.

Other ingredients such as antihistamines can even cause coughs, while decongestants such as pseudoephedrine might cause irritability, sleeplessness and problems with muscle tone.

There are other ways you can help relieve children's symptoms, such as giving them plenty of fluids, keeping them comfortable and making sure they rest. If they've got a fever, judicious use of paracetamol can help, but don't reach for it at the first sign of a temperature — fever can help fight infection, and giving paracetamol can delay recovery.

In short, cough medicines are generally well tolerated but not entirely harmless, and aren't proven to work. So why waste your money, let alone take unnecessary risks? ■

HOT chocolate



It's a bitterly cold night — what you need is a steaming mug of hot chocolate. Which one will best hit the spot (and not your hips)?

IN A NUTSHELL

- **Which hot chocolate** *drinks are the real deal? See the results of our taste test, far right.*
- **The news isn't all bad** *if you're cutting back on fat and kilojoules, but you do need to be wary — see our tips, right.*

Hot chocolate's the ultimate cold-weather comfort drink. Is there a miracle version out there that's not only the ultimate indulgence but also kind to your waistline?

Well, not exactly — but you can come close. As you might guess, a hot chocolate made with full-cream milk has a lot more kilojoules and fat than one made with skim milk or water. Unfortunately, the water-based hot chocolate mixes rated poorly in the taste stakes. Two possible solutions:

- If you like to drink hot chocolate regularly but are trying to cut down on fat, use skim milk (see the table, above right).
- For an occasional treat (once a week, say) just go for your favourite mix — but stay strong and keep it a treat!

If you're really intent on cutting kilojoules, try one of the higher-ranking water-based drinks — all but one of them (**CADBURY Instant Hot Chocolate Break**) contain an artificial sweetener to cut back on the kilojoules, and all use non-fat milk solids to lower the fat content. But see right for some comments on their taste.

TASTE THAT CHOCOLATE

"In a field of pretenders, this is the real deal — dare I say that this is the bee's knees of hot chocolate and the ant's pants of hot beverage indulgence."

What more is there to say? This trialist was impressed, as were a significant majority, with the hot chocolate drink that came first in the tasting stakes: **CADBURY Chocolate Velvet**. Perhaps not surprisingly, it's also the highest in fat — see the table for details, and for the difference using skim milk can make. It's also the most expensive per serve, though clearly regarded by many as worth it.

It's different from all the other drinks in that it's not a powder, but actual flakes of chocolate. You could try grating cooking chocolate into hot milk for a similar do-it-yourself version.

As an everyday alternative, the drinks that came second and third, **VITTORIA Chocochino** and **NESTLE Nesquik**, are better dietwise — particularly if you use skim or reduced-fat milk — and won't cost as much.

Milk contributes a lot to the texture of hot chocolate, which may well be why water-based drinks were significantly less popular than those made with

Product (in rank order of taste test)	Taste test score(%)	kJ per serve, full-cream / skim milk	Teaspoons of fat per serve, full-cream / skim milk	Teaspoons of sugar per serve	Recommended preparation	Price paid per serve (cents)*
CADBURY Chocolate Velvet	69	1060 / 800	2.8 / 1.3	4.5	Milk	60
VITTORIA Chocochino	66	830 / 575	1.6 / 0.1	4.5	Milk	19
NESTLE Nesquik Chocolate	61	780 / 520	1.7 / 0.2	4.0	Milk	12
NO FRILLS Instant Chocolate Drink Mix	58	900 / 640	1.6 / 0.1	5.5	Milk	10
CADBURY Drinking Chocolate	57	805 / 545	1.7 / 0.2	4.5	Milk	11
NESTLE Alpen Blend	56	785 / 525	1.7 / 0.2	4.0	Milk	12
DICK SMITH OzeChoc	55	820 / 560	1.7 / 0.2	4.5	Milk	12
HOME BRAND Chocolate Drink Mix	55	900 / 640	1.6 / 0.1	5.5	Milk	12
JARRAH Chocolatte	51	185 **(A)**	0.2 **(A)**	1.0	Water	33
CADBURY High Lights	44	170 **(A)**	0.3 **(A)**	0.5	Water	29
JARRAH Choc o'Lait	43	185 **(A)**	0.2 **(A)**	1.0	Water	21
SWISS MISS Diet	42	105 **(A)**	0.0 **(A)**	0.5	Water	52
CADBURY Instant Hot Chocolate Break	36	500 **(A)**	0.8 **(A)**	3.0	Water	40
Included for comparison (see Where's Milo?, below right; in alphabetical order)						
AKTA-VITE	Not tested	785 / 525	1.6 / 0.1	4.0	Milk	17
MILO	Not tested	910 / 650	2.0 / 0.4	4.0	Milk	26
OVALTEENIES Power	Not tested	790 / 530	1.6 / 0.1	4.0	Milk	15
OVALTINE	Not tested	770 / 510	1.6 / 0.1	4.0	Milk	16
OVALTINE Light Break	Not tested	300 **(A)**	0.3 **(A)**	2.5	Water	26

* *Based on the price we paid in Sydney, January 2002. The table is based on a 200 mL serve of the drink, prepared according to the manufacturer's instructions. Figures are to the nearest 5kJ, 0.1 teaspoons of fat and 0.5 teaspoons of sugar.*
(A) *Made with water, as recommended.*

milk. Sadly for strict dieters, they were more likely to be described as bland, artificial and weak in flavour, and thin in texture.

An interesting result was that price wasn't necessarily an indication of a better-liked drink: some of the more expensive rated quite poorly in the trial (see the table). ■

The favourites

PATRICIA THWAITE

CHOICE HOME TESTER

The tasting

209 Home Testers each tasted disguised samples of three hot chocolate mixes — not surprisingly, we didn't have much trouble getting volunteers. Thank you for your help.

The trialists prepared the drinks according to the manufacturer's instructions, and then filled out a survey evaluating their taste and texture. Around 45 trialists tried each brand.

A good hot chocolate was characterised by not only tasting like real chocolate, but also having a flavour that's rich, milky/creamy, malty and sweet. Drinks that tasted artificial, weak or bland weren't rated highly. For texture, hot chocolates that are full-bodied, velvety, creamy or smooth were popular.

Where's Milo?

You may be wondering why drinks such as **MILO** and **OVALTINE** weren't included in the taste test. They're aimed at the 'energy drink' market rather than being called a chocolate drink, but in case you like them too, we've included them at the end of the table so you can compare them nutritionally.

SAFETY GLASS: all it's cracked up to be?

Spontaneous shattering raises some concerns.

IN A NUTSHELL

While safety glass *can occasionally spontaneously explode, it's still much safer when it does than ordinary glass when it breaks.*

There's a standard *for the type and installation of glass in buildings, but it's clear many new as well as old buildings don't meet it. It's your responsibility as a property owner to make sure any glass installations are as safe as possible.*

Glass doors, large picture windows, low-level glass, and shower and bath screens are potentially deadly — as the parents of two young children from Perth and Sydney who bled to death after being cut by broken glass are only too aware. If safety glass had been fitted, their lives could have been spared.

But the experiences of three CHOICE readers have them wondering if even safety glass is really all that safe.

IT'S THE WAY IT SHATTERS THAT MATTERS

If it breaks, tempered (or toughened) safety glass should shatter into thousands of small, blunt-edged pieces, rather than large, sharp pieces or small pointy shards. This makes it safer than ordinary (annealed) glass, which breaks into bigger, sharper pieces. But glass doesn't always break as it should – as the McMonigal family of Sydney discovered last year.

Graeme McMonigal was towelling off after a shower when the tempered glass shower door exploded. As well as thousands of tiny pieces, there were some very big pieces – one was 42 cm long. The large pieces had cracks in them, but stayed intact instead of shattering. Graeme needed stitches to his hand and arm, as well as suffering other cuts and bruises.

It's difficult to know how often such incidents happen because no-one appears to keep records. But since then we've had two more readers call us to say their shower screen had spontaneously shattered — although luckily no-one was injured. In one case, the glass didn't immediately break up into smaller pieces, and there were several large, dagger-like pieces.

SPONTANEOUS BREAKAGE

It's possible for tempered glass to break on impact, but breakages can also appear to be 'spontaneous', where it shatters for no apparent reason — as our readers experienced. Faults and weaknesses caused by impact, scratches or extremes of temperature applied unevenly can sit there unnoticed, and then expand at a later point, shattering the glass.

Damage can be caused by:

- Hard knocks and scratches that occur during transport.
- Chips or scratches, even small ones, on the edge of unframed glass (like a shower door or a table top).
- Worn or missing bumpers, leaving exposed metal-to-glass contact on frameless glass shower doors.
- Thermal shock — for example, turning very hot water on very cold glass.
- Nickel sulphide impurities resulting from the manufacturing process, which can expand over time and cause stress within the glass.

WHAT YOU CAN DO

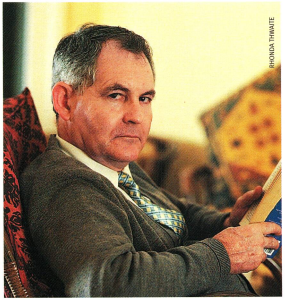
It can be very frightening when safety glass breaks: it looks and sounds like an explosion, with pieces flying everywhere, and it's often thicker and heavier than regular glass.

But there's no doubt it's still a lot safer than regular glass, where even a minor breakage incident can cause deep cuts and heavy bleeding. In most cases, tempered glass causes only minor cuts and scratches.

If you're concerned about the consequences of spontaneous breakage:

- You could get laminated safety glass instead — the laminate holds the pieces together and they generally remain in the frame (there's more about tempered and laminated glass in *How it's made*, below right).
- Choose a shower door and screen with a frame so the vulnerable edges aren't exposed.
- If you prefer frameless glass, make sure there's no potential for scraping and scratching the edges — if hinges shift, say.
- Check glass regularly for scratches, chips and cracks — if you're concerned, seek expert advice. Manufacturers recommend you don't use abrasive cleaners (such as scourers and powders) on safety glass.
- Unfortunately there's not much you can do about nickel sulphide impurities: there are processes to treat glass used in commercial and public buildings, but they're not applied for domestic use.

If you don't have safety glass fitted in high-risk areas, replace it with safety glass when it breaks. In the meantime you could have the normal glass coated with an appropriate plastic film to reduce the likelihood of injury if it's broken. At the very least put stickers on glass doors and low-level windows to make it more noticeable — especially for small children. Keep in mind that ultimately, as a property owner, you have a duty of care to ensure the safety of residents, tenants and visitors. An injury from broken glass is traumatic enough — being sued for compensation could break you.



RHONDA TINKATE

Graeme McMonigal's tempered glass shower door unexpectedly exploded — causing cuts and bruises.

DOES YOUR PROPERTY MEET TODAY'S GLASS STANDARDS?

In theory, all homes built in the last 10 years or so should meet the Australian Standard *Glass in Buildings — Selection and Installation* (AS 1288-1989). The Building Code of Australia requires safety glass (tempered or laminated) to be fitted in high-risk areas in compliance with this standard.

Local councils are responsible for ensuring new buildings meet the required standards, and the final inspection of the completed work should verify this. But it's readily apparent that many new homes, like old homes, don't meet the standard. If you want to make sure your home glazing meets the building code, have a qualified glazier inspect it.

How it's made

Tempered glass is annealed glass (the ordinary glass you'd find in windows, say) that's been cut to size, heated up to 620°C then cooled quickly with jets of cold air. The outer layer contracts and solidifies before the inner core, and when the inside eventually cools and shrinks, it pulls on the outer layer. The result is a very stable and strong piece of glass – up to five times stronger than annealed glass.

However, there's a lot of energy stored in the glass, contained by the outer (or surface compression) layer. If there's enough damage to this layer, all the energy is released at once, resulting in spectacular explosion or shattering of the glass.

To make **laminated glass,** the manufacturer sandwiches a thin layer of flexible clear plastic between two or more sheets of glass. The plastic film holds the glass in place when it breaks, reducing the risk of injury from flying glass.

Laminated annealed glass doesn't have the same impact resistance as tempered glass, so it will still crack under impact. However, it's possible (though more expensive) to get laminated tempered glass, which offers the benefits of both types of safety glass.

Certified Product™
Australian Standard

Tempered safety glass should be stamped with this logo. At the time of writing, laminated glass isn't required to carry a logo.

Watch your MOUTH!

A mouthguard can save you from dental injuries in a wide range of sports. But it needs to fit you well or it won't work.

IN A NUTSHELL

- **Mouthguards are an investment** *in preventing many expensive and painful dental injuries.*
- **Experts recommend** *the type your dentist fits (which are more expensive), though there are no real-life studies to prove they're better than 'boil and bites' available from pharmacies.*
- **There are no proper studies** *comparing cheaper 'boil and bite' guards either. Our expert's assessment suggests that $6 and $40 ones are all "much of a muchness". How well they fit is the key.*

JOHN EALES' MOUTH: THE INSIDE STORY

Rugby icon and retired Wallaby Captain John Eales says his mouthguard has always been an absolute essential. "I've worn one since I was a kid just starting to play — I wouldn't go on the field without it."

Over the course of his career as Australia's most-capped Wallaby captain, John says he's taken plenty of knocks and been glad of his mouthguard. "You can never know when it's going to happen, it's usually when you least expect it."

His fellow Wallabies have always been happy with mouthguards, too: "If it fits well you have no trouble breathing or talking, so the guys were generally pretty positive about them."

John's advice for young players? "A mouthguard is an absolute necessity, in training, too — especially contact training," he says. "Preferably get a custom-made one, and if it does feel unusual at first, persevere — you'll get used to it. After a while if you take it out or go to play without it, it feels really strange." And dangerous, too.

Dr John Best, Wallaby doctor for six years and now Medical Director for the Australian Rugby Union, agrees. "I wish they were compulsory at all levels — as it is they're strongly recommended and encouraged."

The Wallabies use custom-made pressure-laminated guards and have two each.

"A custom-made guard is the best, but if you can't afford one a 'boil and bite' is better than not wearing a guard at all," Dr Best advises. "The key is that the mouthguard is comfortably fitted where your jaw structure is most prominent — and that's where custom-made have the edge," he adds.

And, with a pressure-laminated guard, you can also pick your own colours and even have your name, phone number or a motivational message inscribed inside.

Mouthguards matter. They're like seatbelts — they won't prevent all injuries, but serious, painful and expensive dental disasters are a whole lot less likely if you're wearing a well-fitting mouthguard.

Studies have shown that young men (10 to 15 years) are proportionally more likely to end up with sports-related dental injuries — and they're the group least likely to be wearing a mouthguard.

So if your kid isn't wearing one regularly to both their matches and training (see *Training, too?*, page 32), you need to think again. Although they can be pricy, compared to the cost of dental work (not to mention the trauma and anxiety involved) they're a good investment.

One study of amateur football players in Victoria found that players were twice as likely to have a tooth chipped, broken or knocked out when they weren't wearing a mouthguard.

Another survey of Aussie Rules players found the most common reason given for not wearing a guard is a bad past experience of a guard that didn't fit properly — they can be uncomfortable and make breathing, swallowing and talking difficult. A guard that's well-designed and fits lets you do all these things. So getting one that fits well and gets worn is all-important.

Rugby, League and Aussie Rules are all sports with a high risk of dental injuries. Along with soccer and hockey, their governing bodies all issue strong recommendations that players wear a mouthguard, though they stop short of making them compulsory. At elite levels player contracts may say that if they're injured without a mouthguard their club won't pay for treatment — and in fact at the top level of sport mouthguards are commonly worn.

But mouthguards also make sense in cricket, softball, basketball, netball and any other sport where you could get hit in the face.

Mouthguards also help prevent cuts and bruises inside your mouth, especially for anyone wearing teeth braces. It used to be thought mouthguards help prevent concussion, but recent research has cast doubt on this.

CHOOSING A MOUTHGUARD

There are lots of different models, but they can be sorted into two general categories:

- Custom-made mouthguards, available from a dentist.
- Boil-and-bite mouthguards, available from sports shops, pharmacies and elsewhere.

How to fit a boil-and-bite mouthguard

Buy the mouthguard that seems likely to offer the best fit. Make sure you understand the whole fitting process before you start: if you make a mistake, the guard could be ruined.

- Test the guard in the mouth (1): it should fit snugly in front of and behind the top teeth. If necessary, trim the ends (2). You don't want it sitting uncomfortably over the gums at the back of the jaw, but make sure it covers all the teeth.

If you're doing this with a child, make sure they understand what the feel will be like when it's soft, so they don't bite in the wrong place.

- (3) Immerse the guard in boiling water for the specified time (often just 10 seconds). Don't leave it in too long or it will lose its shape altogether.
- Carefully fit the softened guard over the teeth, and bite gently.
- Use both hands to make sure it fits properly up around the teeth (4).
- While it's still quite soft, suck hard (5). It's sucking, rather than hard biting, that gives a good moulded fit.
- You may need to do some final trimming of the ends, but leave that till last.

The final result should be firm and well shaped, thick across the front and with teeth markings along the inside at the base.

If the guard is flattened or bitten through, you'll have to buy another. If it's loose, you'll have to start again. A ruined guard is unlikely to stay in place and will offer little protection.

Training, too?

Many players who wouldn't dream of going into a match without wearing their mouthguard think nothing of showing up for training without it. There's a perception there's little physical contact in training sessions so mouthguards aren't necessary.

The medicos for the elite football codes we spoke to tended to divide training into contact training and non-contact, saying that for contact training exercises mouthguards should be worn.

However, getting kids to take them in or out depending on the type of training is probably not reliable, so wearing one all the time makes good sense. In fact, one study of Victorian amateur football players showed that teeth being knocked loose in training was at least as common as dental injuries in games.

HOW TO LOOK AFTER YOUR MOUTHGUARD

Wash it after each use with soap and warm (not hot) water. Keep it in the container provided, which should have ventilation holes so the guard stays dry.

Don't wear or handle someone else's mouthguard.

Custom-made

Dental experts say custom-made mouthguards fit better and offer better protection. It's a matter of professional opinion and anecdotal evidence: there are no proper 'real-life' studies investigating whether players wearing custom-made guards receive fewer injuries than players wearing boil-and-bites.

But it seems clear that custom-made guards are likely to fit better for longer and stay thicker for longer. And a custom-made guard can be adapted to meet the requirements of your particular sport.

Dentists make different types of mouthguard. Top-of-the-range and most expensive are the pressure-laminated guards favoured by elite players. Several layers of material are fused together at high temperature, to give the closest fit and extra thickness over vulnerable areas. You'll pay at least $100 and perhaps up to $300.

A single-layered vacuum guard generally is at the bottom of this price range and still offers a lot of protection. Some dentists make cheaper guards or will fit a boil-and-bite for you.

SHUTTERSTOCK

The dentist will take a mould of your teeth and then construct a plaster model. The guard is moulded over the model.

The Australian Dental Association, like most of its overseas counterparts, recommends custom-made mouthguards for children and adults.

Boil-and-bites

These mouthguards range in price from around $6 to as much as $40. But are the $40 ones so much better than the $6 ones?

Probably not, according to our experts. "Boil and bites are made in standard sizes," says Dr Peter Smith, member of the International Academy of Sports Dentistry and an elite-league team dentist. "But every child has a unique set of teeth at different stages of development, with different types of bite. No one boil-and-bite is going to be able to be adapted to fit all these mouth shapes."

We did an international scientific literature search, and failed to find any independent research comparing different types of boil-and-bite.

So we asked Professor Jules Kieser of Otago Dental School in New Zealand (another great rugby-playing nation) to assess seven boil-and-bites, covering the range from the cheapest to the most expensive.

One of the most expensive had additional 'buffers' around the front and sides; another pricy model had a silicone gel sachet to be added after fitting, to ensure the guard stays in.

Despite the reassuring claims made for these mouthguards on their packaging, Professor Kieser told us all the models appeared to be "much of a muchness" and no proper studies had been done to show whether the expensive ones would offer more protection.

"One of the expensive models was thicker across the front of the teeth and had a more 'sculptured' appearance that might make it fit better," he says. "But the key point is how well it sucks into your mouth."

What about the gel, intended to improve fit and retention? "I'd have to see some evidence before I'd believe it does any good," says Professor Kieser.

Dr Smith agrees. And Californian sports dentistry expert Dr Ray Padilla says the extravagant claims made for some brands of mouthguard ("four times as protective as custom-made mouthguards") are based on the manufacturers' own studies.

WHAT TO BUY

- For children at primary school level, a properly fitted boil-and-bite is likely to be fine. Buy a new one every year.
- If you're playing at high school or adult level, we recommend you see your dentist to get a custom-made mouthguard.
- Wear your mouthguard for practice as well as games.

word on the street

The buzz on what's new and happening in the marketplace

FREEZER GOES HI-TECH

On test: The German-made **LIEBHERR GSND3316** upright freezer.

What's special about it? It uses hydrocarbon refrigerant (better for the environment), has a variable-speed compressor (different from normal freezers), superior energy efficiency, and some pretty nifty features.

How nifty?

- In a power failure, the warmest temperature reached inside the freezer is stored in its memory. When power is restored, you can retrieve the information and decide whether to eat the food soon or throw it out.
- It has external electronic controls that let you set the temperature in degrees Celsius. The set temperature is equal to the warmest point in the freezer, so you can be confident all your food's being stored safely.

How well does it work? We compared it with models tested last year and were pretty impressed: the performance score was the same as the best in that test (80%) and the freezer is also easier to use. Overall, this makes it better than the top scorer in the last test, the **FISHER & PAYKEL H160** chest freezer. (See *The big chill*, CHOICE, August 2001, for more on the test and features in freezers.)

The **LIEBHERR**'s energy efficiency is very good: we measured it at 453 kW hours per year, so it uses 37% less energy than the best upright in the last test. That's slightly more than the tested chest freezers used, but the **LIEBHERR** is much bigger (242 L usable volume, compared with around 140-150 L).

It also has very good insulation and copes much better than other freezers with a loss of power.

The verdict: At $2599, the **LIEBHERR**'s very expensive (the recommended upright in the last test, the **FISHER & PAYKEL N308**, costs $1228, with 184 L usable volume). Even with savings in energy bills, it would take about 40 years to make the two models' purchase price plus running costs comparable (assuming they last that long). Despite this, it's definitely worth considering if you want a fairly large, convenient and very energy-efficient upright freezer with lots of state-of-the-art features.

- See our website for full details of performance and ease of use — type 'liebherr' in the search box.

'Get in anywhere' cordless powered screwdriver/drill

Can't seem to get the power you need when driving screws into tight spaces? **METABO** has just released a heavy-duty cordless screwdriver/drill that fits in the palm of your hand. Not only is it more compact than a regular cordless drill, allowing you to work in smaller spaces, the **POWER GRIP** is also lighter, weighing in at 600 grams — at around 1.5 to 2 kg, a regular cordless drill/screwdriver can get tiring after a while.

Our testers put it through its paces screwing into wood and using it to assemble/disassemble furniture, and found it could be a useful addition to some people's power tool armoury, though not suitable for all types of drilling.

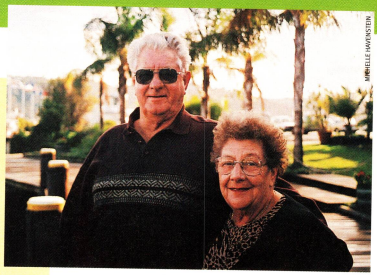
The range of torque settings was good, although it takes some effort on your part to prevent it twisting in your hand at higher torque settings. You can also lock the spindle and use it manually for extra tightening.

The grip is quite large, and unless you have big hands you may find it slightly cumbersome to hold — try it out in the shop to see what you think. And despite its relatively light weight, your wrists will probably get tired after some time due to the angle at which you hold it, so you might want to alternate hands or use both for horizontal drilling.

THE VERDICT: Though marketed as a driver/drill, we think it's more a dedicated and capable screwdriver. The **POWER GRIP** is capable of some types of heavy work, but is probably more suitable for lighter work that's much less tiring on the hands. At $229 it's not cheap and probably best suited to tradespeople and regular DIYers who need a quick and easy alternative to cordless drills and screwdrivers.

Have you seen or heard about something new and innovative you'd like us to investigate? We can't promise to check out everything you tell us about, but we'd love to know what attracts your interest. Email wots@choice.com.au, or see page 2 for other ways to contact us (please mark it to the attention of Word on the Street).

No refund for fraud



MICHELLE HAMILTON

Northern Territory subscriber Beth wants to share her cautionary tale with other *Hip Pocket* readers. Beth and husband Gordon, who are retired, spent a leisurely 15 months touring New Zealand.

Their daughter regularly checked their home letterbox. But they didn't worry much about the mail, including their credit card statements.

"We didn't intend using the card because it was for emergencies only," Beth says. "Not checking our statements proved to be a costly error on our part."

When they finally opened the statements they discovered their card had been debited almost $7000. The credit card number had been used to pay for an online gambling account. The total owing on the credit card was debited from their other account so they had paid for the fraudulent credit card charges.

"I am completely at a loss to understand how anyone could use my card in this way. It's never been lost or stolen, I've never given my number to anyone else nor have I used it on the Internet," says Beth.

Their bank refused to refund the money because of a 120-day claim limit. Beth has now taken her case to the Banking Industry Ombudsman. The lesson for all consumers is to check credit card statements and quickly report any unauthorised transactions.

WHO'LL GET YOUR SUPER?

Did you know you can't just leave your superannuation to whomever you want?

Under super law, your nominated beneficiary must be a dependant. The Tax Office says that can be anyone who depends on you financially, including a spouse or de facto (former or current) or a child.

Your super fund trustee can ignore any other nominated beneficiaries for your death benefit. So review your beneficiaries regularly, especially if your circumstances change.

HEDGE FUNDS

REBECCA MARSHALL

Hedge funds don't use a medium to long-term investment strategy like other managed funds, but seek short-term gains.

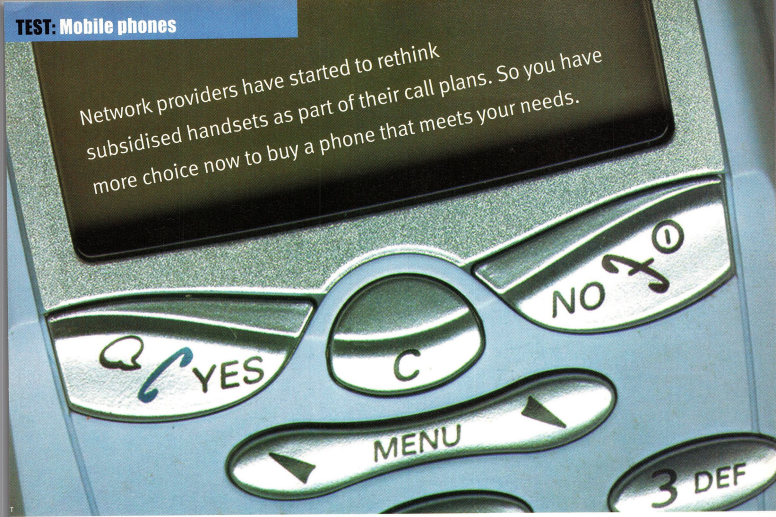
Until recently they were only offered to institutions and very wealthy investors. Now they've become available to Australian retail investors.

Their advantage is that they can offer great returns even when share prices are falling by using strategies such as 'short selling'.

Short selling is used if a stock is expected to fall in value: the fund buys an option that allows it to sell the shares for a fixed price at a later time. If the share price falls in that period, the fund buys it at the cheaper price and then uses the option to sell it at the more expensive price, cashing in the difference.

While this is a very sophisticated strategy, it's also very risky, as it bets on a future share price: it only works if the share falls in value as expected.

Hedge funds also often borrow money — sometimes several times the value of their assets. This and strategies like short selling make hedge funds very risky and only suitable for advanced and adventurous investors.



MOBILE PHONES

New digital mobile phones are becoming ever smaller and more sophisticated, with new technology and a range of features that allow you to use them for much more than just making and receiving phone calls.

The question is: how useful are these features to you? And is it worth investing in new technologies that may never really take off?

For example, are you really going to use the FM radio in some models? Do you really need a model with built-in modem so you can send and receive email? Is Bluetooth the future, or is it going down the same unsuccessful path as WAP (see *Other features*, page 37, for more)?

OUR TEST

New-generation phones have much more powerful batteries, and do their main job — phone calls — much better than a few years ago. That's why we had to revise our assessment criteria, and raise the bar

BEST PERFORMERS

ERICSSON T39m	$715
PHILIPS Xenium 9@9 (A)	$599
ERICSSON T65	$450
ERICSSON T68 (B)	$1165
NOKIA 6310	$849
SAMSUNG SGH-A300	$699

(A) This model will be discontinued in July 2002.
(B) This model has been replaced by the similar T68i.

Which model you should choose depends a great deal on what's important to you and how much money you want to spend.

The above models are simply the best overall performers, but not necessarily the very best in what's essential to you. So if you find ease of use, a small size or a particular feature especially important, a model further down the table may be the one for you.

IN A NUTSHELL

- **Most of the 22 GSM** *models in our test don't have any major weaknesses.*
- **Some models have** *a range of additional features, such as a built-in FM radio, voice recording or Bluetooth. Make sure you don't pay for bells and whistles you may never use.*
- **There's a nationwide recycling scheme** *for old phones, batteries and accessories.*

You can return your phone for recycling where you see this logo.

mainly for our sound quality, sensitivity and battery tests. So this year's scores aren't comparable with those from our last test in CHOICE, January/February 2000.

While there's quite a range of scores between models in **sound quality** and **sensitivity**, none of the tested models is really bad (especially compared to older phones). If a model otherwise suits your needs, a low score in these tests shouldn't necessarily deter you from buying it.

Batteries are becoming more powerful. For example, while there are still some models that 'only' give you about four days of standby time, twice that isn't uncommon, and some provide standby times approaching two weeks.

Daily **use** as a telephone is easy enough with all the tested models. For using the phone's other functions (and there's an increasing number of increasingly complex features), an easy-to-follow instruction manual is important. Unfortunately, this was the exception, rather than the rule.

Despite their small size and high-tech functions, most of the tested phones are quite tough. Our test tossed them around a fair bit, but none of them sustained damage that left them unusable.

RADIATION VALUES

In Australia, all new mobiles carry an A-tick label, which means they meet the Australian safety limit for radio frequency exposure. So, according to the Australian Mobile Telecommunications Association (AMTA), they should all be considered equally safe.

However, if you're still concerned, it's now easier to pick a model with particularly low emissions. All new phones (released since October 2001) come with information (in their manual or a separate brochure) about their specific absorption rate (SAR) — a measure of the amount of radio-frequency energy absorbed by the body when you're using the phone (see note 9, page 39).

The published figure is based on the phone working at maximum power. This is a worst-case value and doesn't reflect your exposure in everyday use, as mobile phones constantly adapt to the minimum power required to make a call in order to optimise battery life.

For more information, check AMTA's website on www.amta.org.au/sar.

PHONE RECYCLING

If you have a phone, battery or accessories you want to get rid of, don't throw them in the bin. Older-style NiCad batteries especially shouldn't end up in landfill, as toxic cadmium can potentially leak into waterways, damaging the environment and presenting a health hazard.

But all battery types and the phone's circuit boards and plastic housing contain resources that can be recovered and reused.

There's a free recycling scheme initiated by AMTA. You can return your old phone and battery to any retail outlet featuring the symbol, top left.

Profiles

These are the top performers, but most of the tested phones are good too. Prices are recommend retail according to manufacturer information in May 2

ERICSSON T39M

Price: $715

One of the best models for sound quality in both bands, especially for incoming calls. It's one of the lightest models, and has among the longest standby times in the test.

It can also be used in the 1900 MHz band (only useful if you want to use it in the US). It supports Bluetooth, which allows wireless communication with other Bluetooth appliances, such as computers and car kits.

PHILIPS XENIUM 9@9

Price: $599

One of the best models for sound quality in both bands, especially for incoming calls. It has an excellent battery, providing the longest standby times of all the tested models, and among the best time in use.

ERICSSON T65

Price: $450

It has one of the best displays in the test, and one of the longest-lasting batteries. However, the charging time is comparatively long, and the battery is integrated, which means you can't change it.

There's no external antenna connection, so you can't use it with car kits requiring one.

It has a one-touch internet access key and a picture phone book.

Features they all have

- Plug-in charger.
- At least 10 redial memories.
- At least eight fast-dial memories (one or two-touch).
- At least 50 phone book memories (except the **ALCATEL One Touch 511, NOKIA 3310** and **PHILIPS Xenium 9@9,** which only allow you to store phone book information on the SIM card.
- Several ring melodies and volumes.
- Keypad locking.
- Display showing time, date and network strength.
- Dual-band: Can operate in both the 900 MHz and 1800 MHz frequency ranges used by the Australian digital (GSM) networks.
- SMS: Allows you to send and receive short text messages.
- Vibration alarm: You can set the phone to vibrate instead of ring — useful if you're in a meeting or restaurant and need to have your phone on.

OTHER FEATURES

- **Voice dialling**: Allows you to record a word (for example, the name of the person) together with a phone number, and to dial the number by saying that word.
- **Data facilities**: If a mobile has a built-in modem or can be connected (via cable or infrared interface) to a computer that has a modem, you can use the phone to send and receive email and faxes.
- **WAP**: This stands for 'wireless application protocol', and allows you access to web-like applications available over the mobile network.

  You can use your mobile to receive and display information on certain topics (such as the weather, sports results or the share market), buy goods or book tickets, and send and receive email.

  WAP is quite slow, and you're charged for the time you're connected downloading information. These may be major reasons why WAP hasn't caught on as originally predicted.

  For more information on WAP, check CHOICE, April 2001.
- **GPRS**: This stands for 'general packet radio service', and is a faster version of WAP. Information can be accessed more quickly, and you're not charged for the time you're connected, but for the amount of information you download.
- **Bluetooth**: Allows wireless communication with other Bluetooth appliances, such as computers and car kits.

ERICSSON T68

Price: $1165

It has a colour display and one of the best batteries of the tested models. While the sound quality is excellent for incoming calls, it's not as good for outgoing calls.

It's one of the lightest models, and can also be used in the 1900 MHz band. You can use it like a dictaphone to record short voice memos.

There's no external antenna connection, so you can't use it with car kits requiring one. But it supports Bluetooth, so you can use it with Bluetooth car kits.

NOKIA 6310

Price: $849

It has one of the best batteries of the tested models, and allows you to record short voice messages. It supports Bluetooth.

Its display was damaged during the durability test, but was still functional. A second sample survived the tumble test without damage.

An updated model with extra features, the 6310i, is about to be released.

SAMSUNG SGH-A300

Price: $699

It's equal second for sensitivity of the tested models. The battery doesn't last as long as those of the other top performers, but the phone comes with a spare battery. There's no voice-dialling.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Sound quality score (%)	3 Battery score (%)	4 Sensitivity score (%)	5 Ease of use score (%)	6 Durability score (%)	7 Standby time, 900 / 1800 Mhz (h)	7 Time in use, 900 / 1800 Mhz (h)	Charge t (min)
ERICSSON T 39m	78	78	83	78	72	86	280 / 290	48 / 80	139
PHILIPS Xenium 9@9 **(A)**	78	75	87	85	68	87	480 / 530	66 / 116	70
ERICSSON T 65	75	69	83	78	70	87	250 / 265	59 / 88	240
ERICSSON T 68 **(B)**	75	65	87	84	69	71	265 / 295	59 / 85	125
NOKIA 6310 **(C)**	75	69	82	87	70	60	300 / 300	69 / 102	125
SAMSUNG SGH-A300	75	75	65	91	69	86	105 / 110	42 / 46	153
NOKIA 8310	74	60	82	84	71	87	290 / 330	56 / 82	168
SIEMENS ME 45	74	60	72	85	77	95	220 / 230	52 / 54	128
SAMSUNG SGH-R220	73	60	66	93	72	87	100 / 110	35 / 47	120
SIEMENS S 45	73	56	73	84	77	87	220 / 230	52 / 54	128
SIEMENS SL 42	71	60	68	73	80	85	170 / 185	35 / 50	77
SIEMENS C 45	70	60	66	84	68	87	200 / 215	41 / 49	100
TRIUM Eclipse	70	58	74	91	62	87	190 / 200	56 / 73	120
MOTOROLA T 191	68	56	72	78	64	87	185 / 200	48 / 57	142
NOKIA 5510	68	65	69	85	56	87	220 / 220	62 / 78	218
PANASONIC EB-GD75	68	62	66	84	60	87	110 / 120	37 / 45	87
NOKIA 3310	67	58	67	80	63	87	215 / 220	46 / 70	245
PANASONIC EB-GD95	67	65	65	69	65	87	95 / 105	36 / 42	85
ALCATEL One Touch 511	66	51	72	78	63	87	240 / 260	39 / 53	180
MOTOROLA V.60	66	65	64	64	67	87	115 / 125	34 / 43	155
ERICSSON A 3618 **(D)**	65	56	64	73	63	87	135 / 150	32 / 40	148
SIEMENS M 35i	65	60	56	73	66	95	155 / 180	28 / 45	120

* *Including battery.*

** *With lid closed where applicable.*

*** *Recommended retail price according to manufacturer information in May 2002.*

(A) *This model will be discontinued in July 2002.*

(B) *This model has been replaced by the similar T68i.*

(C) *This model will be replaced by the 6310i, with additional features.*

(D) *This model will be discontinued in the third quarter of 2002.*

(E) *Averaged over 1 g of tissue (see note 9, right).*

(F) *Six months on the battery.*

(G) *Depending on the network operator.*

1 Overall score

The overall score is based on a combination of the following scores:

- Sound quality: 25%
- Battery: 20%
- Sensitivity: 20%
- Ease of use: 30%
- Durability: 5%

2 Sound quality score

In both the 900 and 1800 MHz bands, and for both incoming and outgoing calls, a user panel assessed the following:

- Intelligibility of words with surrounding noise.
- Sound quality (for example, whether there's an echo, and how easy it is to recognise somebody's voice).

3 Battery score

This score is mainly based on the time in use results in both the 900 and 1800 MHz bands (see note 7), but we also considered the standby times in both bands, the charging time, the battery's weight and the battery status warning.

4 Sensitivity score

Using the phone in a mining tunnel simulated performance in an area with poor network coverage. Reception was good outside the tunnel, but became worse the further we walked into the tunnel.

We assessed the maximum distance from the entrance at which the phone was still able to make a connection, and the maximum distance at which it could still maintain one that was established earlier.

5 Ease of use score

A user panel assessed the following:

- Instruction manual.
- Daily use (for example, ease of answering a call, redialling, storing a number into memory, and receiving a short message).
- Ergonomic features, such as the keys, menu and display.
- Ease of carrying (for example, keypad locking, size and weight)

6 Durability score

We put the phones in an 80 cm diameter barrel that was then turned, simulating falls from, say, a table or out of a shirt pocket. After five, 15 and 25 turns the phones were checked for damage. There was a maximum of 50 falls. This is a fairly severe test.

7 Standby time/time in use

These results depend on network conditions, so are comparative only. Also, if you choose a different battery, the times are likely to be different.

- **Standby time:** In both the 900 and 1800 MHz bands, we checked how long the supplied battery lasted when we had the phone switched on (ready to receive calls), but didn't use it.
- **Time in use:** In both the 900 and 1800 MHz bands, we checked how long the supplied battery lasted in our simulated usage cycle: for 10 hours a day we made one three-minute call per hour, and left the phone on standby between calls. We switched the phone off for the remaining 14 hours. This test is more meaningful and realistic than the maximum talk time that's often quoted.

EATURES				SPECIFICATIONS							
e ling	Data facilities	WAP	GPRS	9 Claimed SAR (W / kg)	Battery type	Antenna	Weight* (g)	Dimensions** (L x W x D; mm)	Warranty (months)	Manufacturer / distributor	Price ($)***
	Built-in modem, IR interface	✓	✓	0.97 **(E)**	Li-ion	Fixed	87	96 x 50 x 18	12	Ericsson / Sony	715
	Built-in modem	✓		0.94 **(E)**	Li-ion	Fixed	97	110 x 42 x 25	12	Philips	599
	Built-in modem	✓	✓	0.98 **(E)**	Li-ion	Internal	98	105 x 50 x 21	12	Ericsson / Sony	450
	Built-in modem, IR interface	✓	✓	0.49	Li-polymer	Internal	85	101 x 48 x 20	12	Ericsson / Sony	1165
	Built-in modem, IR interface	✓	✓	0.81	Li-polymer	Internal	111	130 x 48 x 21	12	Nokia	849
	IR interface	✓		1.32 **(E)**	Li-ion	Fixed	102	82 x 45 x 28	12	Samsung	699
	Built-in modem, IR interface	✓	✓	1.17	Li-ion	Internal	84	97 x 44 x 20	12	Nokia	979
	Built-in modem, IR interface	✓		0.98	Li-ion	Internal	101	110 x 48 x 24	12 **(F)**	Siemens	699
	None	✓		0.89 **(E)**	Li-ion	Fixed	97	110 x 46 x 23	12	Samsung	399
	Built-in modem, IR interface	✓		0.95	Li-ion	Internal	96	110 x 46 x 21	12 **(F)**	Siemens	699
	Built-in modem, IR interface	✓		0.89	Li-ion	Fixed	90	105 x 47 x 20	12 **(F)**	Siemens	999
	Built-in modem	✓		0.93	Ni-MH	Internal	109	109 x 46 x 24	12 **(F)**	Siemens	399
	Built-in modem, IR interface	✓	✓	1.59 **(E)**	Li-ion	Fixed	110	123 x 48 x 29	12	Mitsubishi	499–599 **(G)**
	None	✓		1.53 **(E)**	Ni-MH	Fixed	99	106 x 43 x 19	12 **(F)**	Motorola	329
	None	✓		1.09	Li-ion	Internal	156	57 x 135 x 27	12	Nokia	549
	Built-in modem	✓		0.99 **(E)**	Li-ion	Internal	82	106 x 46 x 19	12 **(F)**	Panasonic	497
	None			0.96	Ni-MH	Internal	133	114 x 49 x 22	12	Nokia	289
	Built-in modem	✓		1.24 **(E)**	Li-ion	Fixed	83	126 x 45 x 22	12 **(F)**	Panasonic	663
	None	✓		0.53 **(E)**	Li-ion	Internal	73	97 x 43 x 21	12 **(F)**	Alcatel	499
	Built-in modem, PC connection	✓	✓	1.42 **(E)**	Li-ion	Fixed	104	87 x 48 x 25	12 **(F)**	Motorola	899
	IR interface			0.96	Li-ion	Fixed	94	112 x 48 x 23	12	Ericsson / Sony	320
	Built-in modem	✓		0.85	Ni-MH	Internal	130	118 x 47 x 25	12 **(F)**	Siemens	299

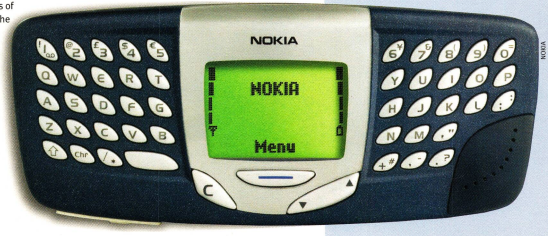
8 Features
See *Other features*, page 37, for an explanation of these.

9 Claimed SAR
The specific absorption rate as claimed by the manufacturer (averaged over 10 grams of tissue). Currently the Australian maximum is set at 1.6 W/kg averaged over 1 gram of tissue. The most common international standard is a maximum of 2 W/kg averaged over 10 grams of tissue. Australia's is considered the more stringent standard. See *Radiation values*, page 36, for more information.

WHERE ARE THEY MADE?

Some of the tested models are assembled in several countries, using components sourced from various other countries. That's why we haven't included origin information in the table.

The NOKIA 5510 has a completely different design from a regular mobile phone. Its keyboard-style layout is mainly designed for writing SMS messages more quickly and easily. However, its overall performance was let down somewhat by its relatively poor ease of use, which was judged the lowest of the phones in this test.



Is there really less pesticide residue in organic food?

Yes, according to the our sister organisation, the Consumers Union in the US. It's just published the results of the first comprehensive study of pesticide residues, based on US data. While this may be a result many people would expect, until now there's been no scientific study to confirm it.

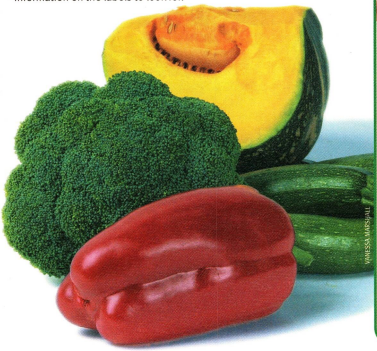
The study found that organically grown food in the US had fewer, and generally lower, residues than conventionally grown food. In fact, consumers who buy organic fruits and vegetables are exposed to just one third the amount of residues.

However, it found organic food wasn't completely free of pesticide residues, with their presence explained by drift from adjoining non-organic farms, environmental contamination by past pesticide use, and some foods just being mislabelled.

While the study was based on US data, until similar research is conducted here, this is the best guide we have. The most recent study of pesticide residues in commonly eaten foods in Australia, from 1998, showed that Australia's food supply was generally low in pesticides, and within Australian and international health standards — though we have concerns about how representative this survey is. If you're concerned about pesticides and prefer to buy organic produce, the results from the US will be welcome news.

DECIDED TO BUY ORGANIC?

While we're on the subject, beware of vague claims like 'naturally grown', 'chemical-free' or simply 'organic' — make sure there's also a certified organic label on the produce or box. See CHOICE September 2000 or go to www.choice.com.au for more information on the labels to look for.



VANESSA MARSHALL

A LOW-FAT CHIP? NOT EXACTLY

We wrote about the often potentially misleading nature of '% fat-free' claims in December's *Food Bites*, but now we've come across an ad for a new product, **BAKED LAYS potato and rice chips**, that not only makes a % fat-free claim to imply it's low-fat, but says it is too.

The ad reads: "A low-fat chip that tastes great? Finally a delicious chip that's 92% fat-free." That makes them 8% fat — definitely not a low-fat food. In fact a food has to be 3% or less fat to be called 'low-fat'.

While it's true they're lower in fat than normal potato chips (which are about 30% fat), and so entitled to the label 'reduced-fat', low-fat they're not.

VANESSA MARSHALL

Coming to a straw near you ...

Probiotics are the 'good' bacteria usually found in yoghurt that are beneficial to your digestive system — and they're big business. In the US, Tetra Pak has unveiled plans for a probiotic straw. The idea is that you'll swallow the bacteria from the straw and improve the bacterial balance of your insides.

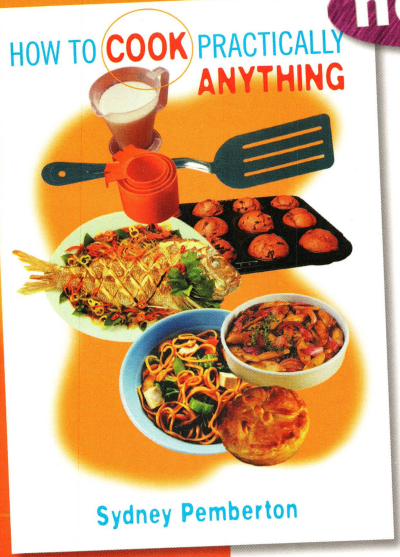
While the principle of using probiotic bacteria to keep your digestive system in balance is microbiologically sound, many factors influence their effect, including your age, ethnic background, diet, health and medical history.

As well, to have any effect, the bacteria need to survive food processing, storage, the journey through the acids and enzymes in the stomach, and then the journey through the small intestine before reaching the large intestine. Previous CHOICE tests have shown that, quite often, the bacteria aren't even viable past the storage stage, although Tetra Pak claims it's increased the shelf life of the bacteria used.

We await the straws' arrival with interest.

CHOICEBOOKS

new



HOW TO COOK PRACTICALLY ANYTHING

Sydney Pemberton

With over twenty years of professional and practical cooking experience, Sydney Pemberton is the ideal person to turn a kitchen novice into a confident cook.

Her new book, *How To Cook Practically Anything*, starts by giving the reader a good grounding in the basics, such as how to boil an egg or cook a steak, then moves through the stages to equip you with the skills to produce beautiful, mouth-watering meals simply and efficiently.

It also includes practical advice about what spices to keep, the tools you need in the kitchen, cooking terms, cuts of meat and even how to carve a roast. There are recipes for roasts, stir-fries, pastry, breads, pasta, grains and sauces, as well as tips on food storage. And being an Australian book means there's no need to convert measurements or decipher ingredient names.

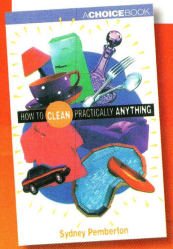
Humorist Tracey Ullman revealed: "The most remarkable thing about my mother is that for thirty years she served nothing but leftovers. The original meal was never found." Readers of this book will prepare such memorable meals that there'll never be any leftovers!

CODE: COOK **$22.00**

Also by the same author,

HOW TO CLEAN PRACTICALLY ANYTHING

CODE: HCPA **$18.70**



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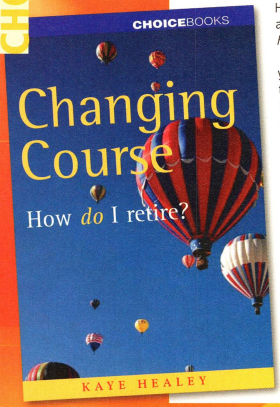
Meet ... Kaye Healey

AUTHOR OF *CHANGING COURSE: HOW DO I RETIRE?*

This month we introduce a new segment, 'Meet the CHOICE Books author'. This gives our writers the opportunity to briefly introduce themselves and talk about the background to their books, and also for you to contact them. Our first guest is Kaye Healey.



Hello there! I'm Kaye Healey and I'd like to tell you a little about how I came to write *Changing Course: How do I retire?* for CHOICE Books.

Like many people, I looked forward for many years to the time when I could retire. But when planning for it, I suddenly thought: "What will I actually *do* when I'm retired?" That *really* made me think. Looking back, I feel I was not really prepared for the changes that would confront me upon retirement, even though I *thought* I had prepared for it.

Retirement was uncharted territory. If only someone had said: "Here's the map. When you come to your retirement this is what you can expect emotionally — and this is how you develop a retirement plan, not just a financial plan." Several years later, as a registered counsellor, I was studying and researching this stage of life. I read an article about people feeling apprehensive about retirement and it was then I decided to write the book and explain the process — draw the map, in effect — so that people will be emotionally better prepared.

I hope readers of *Changing Course* will get as much out of reading it as I did in researching, writing and now promoting it. I've been very fortunate to have over 35 radio interviews, including one hour on ABC Radio National's 'Life Matters'. The phone-in response to that appearance confirmed for me that there are many people facing this vital stage in their lives who welcome advice and encouragement. Should you wish to discuss your situation with me my email address is khealey@pnc.com.au.

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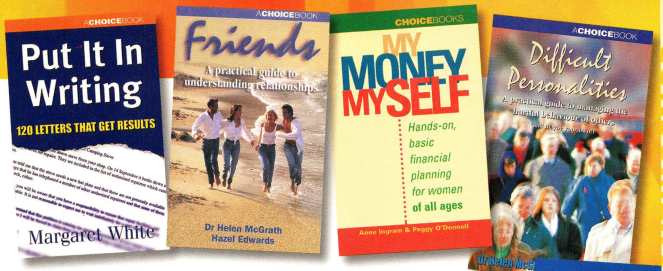

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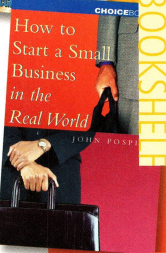
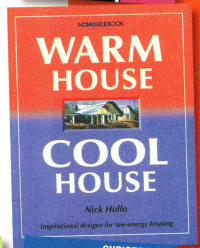
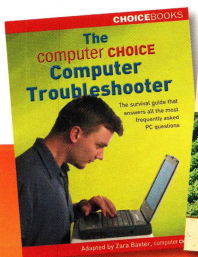
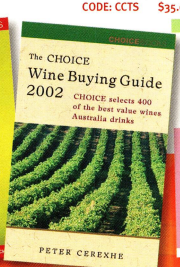
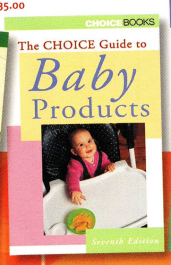
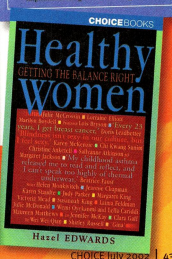












Too rich

What do you get for your money if you spend up big on a vacuum cleaner?

IN A NUTSHELL

- **These pricy models** *only cleaned carpet a little better than the best of the cheapies we reported on last year (CHOICE, August 2001). At around a quarter of the price, the top-performing cheap models are a bargain.*
- **If you have a wooden or other hard floor,** *a barrel model is your best bet, as we found uprights more likely to scratch hard surfaces (see* The hard line, *below, for more).*
- **Two uprights topped the list** *for dirt removal on carpet, and two tailed it — these days cleaner type is no guarantee of performance. You need our tests to find out: see the table, page 46, for scores.*

Don't expect four times the performance for four times the price — these expensive models only removed up to 10% more dirt than the best-performing cheap vacs we tested last year.

For example, the best model for cleaning carpet in this test, the **PANASONIC Icon MC-E591** (an upright) scored 88% for dirt removal and costs around $879, whereas the best in our last test, the upright **HOOVER Breeze U4266-906** (now discontinued), scored 79% but cost just $199. Barrel models in this test ranged from 68–76% for dirt removal on carpet; the top recommended barrel score last time was 66% for the **SANYO SC-35A**, which we understand is still available for $99.

So while the expensive models tested perform well and have some convenient features — such as telescopic wands on the barrel models and a good range of tools on all of them — you're paying several hundred dollars for the privilege. And ease of use results are about the same as for the cheaper models tested last time; as usual, barrels are easier to use.

THE HARD LINE

This time we added cleaning performance on hard floors to the test, as they're popular in many homes. Most vacuum cleaners don't have trouble picking up dirt from a hard surface, but three of the four uprights scratched the clear-laquered hard floors on test, some quite badly. The one that didn't, the **ELECTROLUX Cyclone Power Z1499**, has an optional hard-floor tool costing an additional $35, which we used.

So if you want to vacuum wooden or other hard floors, a barrel's probably your best bet.

WHAT DOES HEPA MEAN?

All tested models except the **DYSON DC04** have a HEPA filter, which stands for high-efficiency particulate air filtration (sometimes also called S-class). It's a worldwide standard for filters that trap 99.97% of particle emissions down to 0.3 microns in size (one micron is one thousandth of a millimetre).

BEST PERFORMERS

DYSON Motorhead DC05	$929
ELECTROLUX Cyclone Power Z5830T	$499
MIELE Allergy Control Plus S 638	$749
NILFISK King 530	$629
LG Cyking V-C7050NT	$599
PANASONIC Icon MC-E591	$879

We usually head this section 'What to buy', but we've changed it for this test because we wouldn't pay these prices for any of them to get the slight increase in performance over much cheaper models. They're all barrel models except for the upright **PANASONIC**.

Asthma and allergies

Asthma NSW says the greatest risk for asthmatics associated with indoors is dust mites; it's worth considering a carpet-free home, with floors that are regularly wet-mopped. But check with your doctor before you throw out the carpets, as it won't help all sufferers.

Otherwise, dry-vacuum carpets and soft furnishings at least once a week with a vac that has a good filtration system (HEPA or replaceable electrostatic filters) and/or a double-walled vacuum bag. Installing a ducted sytem is another option.

There's some evidence to suggest steam cleaning reduces dust mites to an extent, but other research suggests the residual water left from the cleaning may promote fungal growth.

You may want to consider washable anti-allergen bedding covers (available from pharmacies and some Asthma Foundations, but not NSW).

Asthma NSW also recommends the following:

- Use CHOICE's test results to choose a vacuum cleaner with good dirt removal scores.
- If possible, get someone else to vacuum. If not, open the windows and wear a mask, then leave the room and let the air settle for about 20–30 minutes.
- Ensure the vac's dust compartment is regularly emptied.

For more information contact your local Asthma Foundation. To find it call 1800 645 130 or go to: www.asthmaaustralia.org.au (the association of Australian Asthma Foundations) to link to your state's website.

THE TEST

If you pay more do you get a better vacuum cleaner? We tested nine widely-available models priced from $500 to $1000 (the higher end of the market) to find out. Most use relatively new bagless technology. Do they live up to their promises?

RHODA THWAITE

Efficiency is reduced as the filter clogs with dust, so they need to be replaced or cleaned regularly (about once a year), which may mean more ongoing costs — check with your retailer, plus the manufacturer's instructions.

Given that models with a HEPA filter are usually more expensive and there are ongoing filter costs, do you need one? If you have asthma, a dust allergy or are simply sensitive to dust, it can help, though for asthma sufferers it's not likely to be the complete answer to house dust (see *Asthma and allergies*, above.)

BINS VS BAGS

Bin-type dirt receptacles are messier to empty than paper bags that you simply throw away, but bags have ongoing costs — to you and the environment. If you have a preference, see the table for which models have which type.

Bagless **DYSON** cleaners are claimed not to lose suction as the bin fills up; our past tests have confirmed this. However, in our view current international standards aren't adequate to determine how different models' dirt pick-up performance diminishes over time — we're currently working on a test to look at this.

What to look for

First, a quiet, light model with a head that moves easily over both carpet and hard surfaces, and a long enough cord; remember you'll need more storage space for an upright.

Decide what kind of **dust collector** you want (see *Bins vs bags*, left). If the cleaner has disposable dustbags, find out where to get them and how much they cost.

The tested vacs have these useful features unless otherwise stated:

- **A dustbag-full indicator** to show when it needs emptying.
- **Variable suction**: A bleed valve allows you to vary the suction level; a **variable power** feature does the same thing. All but the **ELECTROLUX Z1499** and **HOOVER** have one or both.
- **Adjustable head height**: Some upright models allow you to adjust the cleaning head height to the length of your carpet pile (the **HOOVER** and the **ELECTROLUX Z1499** in this test).
- **Accessories**: A **crevice nozzle, upholstery tool** (for curtains and soft furnishings) and **dusting brush**, plus **onboard storage** for these tools (the **ELECTROLUX Z5830T** only stores the combined dusting brush/upholstery tool; the **ELECROLUX Z1499** only the crevice tool).
- **Blower**: No tested model has one but you can buy it as an optional extra with the **MIELE**; they're useful for, say, blowing up an airbed.
- A **telescopic wand**, such as on the barrel models tested, can help you avoid awkward bending; otherwise check that the wand length suits you.
- **Wand storage**: You can attach the wand to the cleaner on all the tested barrel models.

FOR PEOPLE WITH A DISABILITY

We assessed how suitable each vacuum cleaner is for someone with a physical disability, using guidelines provided by the Independent Living Centre.

Although none was ideal, the LG Cyking V-C7050NT could be suitable for a wheelchair user — it's light and easy to manoeuvre, with a long cord, a telescopic wand and a dirt collector that's easy to position (but messy to empty).

PROFILES

The best performers are profiled in rank order (top to bottom, left to right) — see the table for scores and features not listed here. Prices are recomm

DYSON MOTORHEAD DC05

Type: Barrel
Price: $929

GOOD POINTS

- Light and very easy to manoeuvre on carpet, with easy-to-access controls (at fingertip).
- Has a bleed valve, which lets you vary the suction level.

BAD POINTS

- Very expensive.
- High-pitched whistle can be irritating.

MIELE ALLERGY CONTROL PLUS S 638

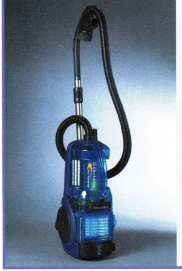
Type: Barrel
Price: $749

GOOD POINTS

- The large dust collector (a paper bag that's easy to remove and replace) doesn't need changing often.
- Has a long reach from the power point.
- The least irritating for noise.
- Has variable power, which lets you vary the suction level, plus a bleed valve.
- You can buy an optional blower accessory.

BAD POINTS

- The heaviest in the test.
- Optional power head (costing $179) doesn't make it perform much better.



ELECTROLUX CYCLONE POWER Z5830T

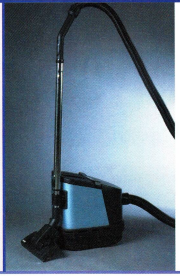
Type: Barrel
Price: $499

GOOD POINTS

- Easy to manoeuvre on carpet.
- Has a long reach from the power point.
- Has a bleed valve.

BAD POINTS

- Only has onboard storage for the combined dusting brush/upholstery tool.



NILFISK KING 530

Type: Barrel
Price: $629

GOOD POINTS

- Has variable power plus a bleed valve.
- Five-year warranty.

BAD POINTS

- High-pitched whistle can be irritating.

PROFILES: RHONDA THWAITE

	PERFORMANCE							3 FEATURE	
Brand / model (in rank order)	**1 Overall score** (%)	**Dirt removal score from carpet** (%)	**Dirt removal score from hard floor** (%)	**Cleaning corners and edges score** (%)	**Scratch test score** (%)	**Ease of use score** (%)	**2 Noise** (dB)	**Dust collector**	H fil
DYSON Motorhead DC05	83	70	100	80	100	83	70	Bin	✔
ELECTROLUX Cyclone Power Z5830T	82	72	100	76	100	77	63	Bin	✔
MIELE Allergy Control Plus S 638	82	76	96	76	100	78	63	Bag	✔
NILFISK King 530	82	73	99	85	100	75	63	Bag	✔
LG Cyking V-C7050NT	81	68	99	85	100	77	68	Bin	✔
PANASONIC Icon MC-E591 (U)	78	88	95	65	50	65	74	Bin	✔
ELECTROLUX Cyclone Power Z1499 (U)	72	66	89	76	100	60	80	Bin	✔
HOOVER Windtunnel Bagless U5750-906 (U)	72	83	83	65	30	63	77	Bin	✔
DYSON DC04 (U)	71	68	100	60	20	70	72	Bin	

as supplied by manufacturers in April 2002.

LG CYKING V-C7050NT

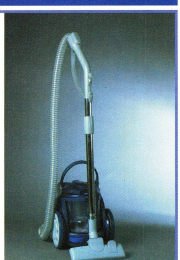
Type: Barrel
Price: $599

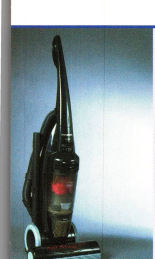
GOOD POINTS

- Nothing in particular beyond a bleed valve and its fairly good scores.

BAD POINTS

- Has the smallest dirt receptacle tested, so needs emptying more often.
- High-pitched whistle can be irritating.





PANASONIC ICON MC-E591

Type: Upright
Price: $879

GOOD POINTS

- The only upright tested that has a retractable cord.
- Has variable power.

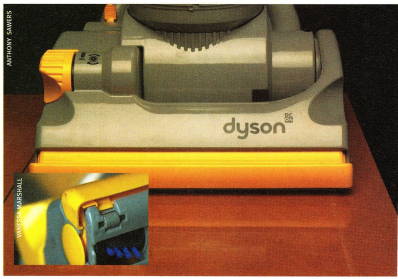
BAD POINTS

- Scratched hard floors.
- High-pitched whistle can be irritating.
- Cleaning head is fairly difficult to manoeuvre on carpet and too high to reach under low furniture easily.
- Very expensive.

WHAT ABOUT THE REST?

The following upright models scored less overall:

- The **ELECTROLUX Cyclone Power Z1499** ($549) was the worst for cleaning carpet and for ease of use, the second worst for cleaning hard floors and the noisiest.
- The **HOOVER Windtunnel Bagless U5750-906** ($699) and especially the **DYSON DC04 Classic** ($699) scored poorly in our scratch tests on a hard floor (see photo, below), and both left a lot of dirt in edges and corners.
- You have carpet, not hard floors? The **HOOVER** cleaned carpet well but rated comparatively low for ease of use. The **DYSON DC04** was among the poorest for dirt removal on carpet, doesn't have a HEPA filter despite its high price, plus has a high-pitched whistle that can be irritating.



Dyson questioned our scratch test results for the DC04, suggesting the machine's soleplate could be faulty. When we retested it twice with new sole plates it still scratched a hard floor as shown, though less severely than it did initially.

ECIFICATIONS

ower (at ximum ed, W)	**Reach** (m)	**Weight** (kg)	**Warranty** (years)	**Origin**	**Manufacturer / distributor**	**Price** ($)*
50	10.4	7.1	2	Malaysia	Dyson	929
80	12.0	8.2	2	Sweden	Electrolux	499
80	12.5	10.1	2	Germany	Miele	749
20	10.0	8.9	5 **(A)**	Denmark	Nilfisk-Advance	629
70	9.5	7.6	2	Korea	LG Electronics	599
00	8.0	9.1	2	Spain	Matsushita Electric	879
50	7.8	8.6	2	USA	Electrolux	549
50	10.6	9.7	2	Mexico	Hoover Floorcare	699
00	9.0	8.2	2	England	Dyson	699

* *Prices are recommended retail, as supplied by manufacturers in April 2002.*
(U) Upright model.
(A) Five years manufacturing and material defects excluding hoses, nozzles, tubes and other accessories.

1 Overall score

The overall score is made up of:

- Dirt removal on carpet: 35%
- Dirt removal on hard floor: 21%
- Cleaning corners and edges: 7%
- Scratch test (hard floor): 7%
- Ease of use: 30%

For how we tested on carpet and for ease of use, see CHOICE, August 2001, or go to www.choice.com.au, type 'cheap vacs' in the search box, then choose 'our test'.

For the hard floor and scratch tests, which are new, we used 50 g of sand for the dirt removal test, and ran each vac over a clean lacquered floor 100 times to see if it damaged the surface.

You can't directly compare scores from this test to those of previous reports, since our test methods have changed. In this report, we've recalculated the scores from our previous cheap vacs test (CHOICE, August 2001) so that any comparisons we've made are accurate.

2 Noise

We measured noise at the user's position — the loudest models make about as much noise as reasonably heavy traffic.

3 Features

For an explanation of other useful features, and which models have them, see *What to look for*, page 45. Also see *Bins vs bags* on page 45, and *What does HEPA mean?*, page 44.

4 Power

It's often a selling point that higher wattage means better dirt removal, so we measured the power at maximum speed to see if it's true: it isn't.

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, call the* ***Safety Policy Unit*** *on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

SAFETY ALERT

See page 5 for details of two dangerous household products — particular models of **Click double adaptors** and **Yun extension cord sockets**.

THE PRODUCT: Lane Wrigley has recalled **8036 Baby Beds**, sold from January 4 to February 18, 2002, in NSW, SA and Victoria.
The problem: It fails the mandatory safety standard in the areas of safety, performance and dimensions.
What to do: Return it to the place of purchase or to Lane Wrigley at Unit 17/56 Keys Road, Cheltenham 3192, for a refund. Or call (03) 9532 5878 for more information.

THE PRODUCT: Testrite International (Australia) has recalled **Landia touch lamps** — model LA27171G (approval number N15955), fitted with a metal lamp holder and sold by Homeart stores as SKU 1494 from January to April 13, 2002.
The problem: It's an electric shock hazard.
What to do: Don't use it. Return it to Homeart for a refund or call 1800 501 735.

THE PRODUCT: MNB Variety Imports has recalled **the Sundance Collection of children's folding chairs** with heart-shaped or rounded seats and backrests, sold before April 13, 2002, in NSW, the NT and Queensland.
The problem: The folding scissor mechanism could cause a serious finger injury.
What to do: Don't use it. Return it to the place of purchase for a refund. For information, call (02) 9690 1622 or email: mnb@accsoft.com.au.

THE PRODUCT: Fisher & Paykel Healthcare has recalled **Voyager, Columbus** and **Traveller three- and four-wheeled mobility scooters** with Aust L number 40210, and the following serial numbers (on a label under the seat), sold before April 22, 2002.

Model	First 2 digits	Last 4 digits
Traveller	99	0106 to 1228
Traveller	00	0000 to 0317
Columbus/ Voyager	98	0202 to 0458

The problem: The drive mechanism may fail, causing loss of drive and braking ability.
What to do: Contact your nearest authorised service centre to arrange for product correction, or call 1800 653 881 for more information.

THE PRODUCT: Cerebos Foods has recalled **Wild's Ezy Sauce** in 375 mL glass bottles, with best-before dates of 20/12/03, 02/01/04, 10/01/04, 14/01/04 and 24/01/04 (on the glass, below the bottle's neck), sold in the ACT, NSW, SA, Tasmania, Victoria and WA.
The problem: Gas may build up inside the bottle.
What to do: Don't open it. Call 1800 656 115 and quote the barcode and best-before date to organise a refund.

THE PRODUCT: Mead Johnson Nutritionals (USA) has recalled **Portagen Powder** — a nutritional product for adults, toddlers and infants with digestive diseases that prevent them from absorbing fats — sold in 1 pound (454 g) cans, with batch code BMC17 (under the can) and an expiry date of January 2003, and sold mainly through pharmacies and hospitals in the ACT, NSW, Queensland, SA, Victoria and WA.
The problem: It's contaminated with *Enterobacter sakazakii* bacteria and has been associated with the death of an infant in the USA.
What to do: Don't use it. Return it to the place of purchase for a refund.

THE PRODUCT: Solahart Industries has recalled the following **solar hot water systems: Solahart Black Chrome XII** (BCXII) and **Alice Springs XII** (ASXII) sold from 1997 to May 5, 2002.
The problem: An electrical component fitted to the system may be faulty, and could cause a serious electrical safety hazard.
What to do: Immediately contact your local Solahart dealer or installer.

THE PRODUCT: Ford has recalled **AUII sedans** and **wagons, AUII/AUIII utes** and **AUII Fairlanes** and **LTDs** — equipped with ABS (vehicles with traction control aren't affected by this recall) and produced on December 5, 6, 13 or 14, 2001, or January 29 or 30, 2002.
The problem: The ABS modules may lose brake fluid and cause the front brakes to fail, increasing overall braking distance.
What to do: Contact a Ford dealer or call 1800 333 306.

THE PRODUCT: Land Rover Australia has recalled **Discovery Series II (V8) vehicles** — model years 1998 to 2002.
The problem: The throttle cable may be faulty and prevent the throttle from returning to a resting position.
What to do: Contact a Land Rover dealer.

THE PRODUCT: Land Rover Australia has recalled **Discovery Series II (V8** and **Td5) vehicles** — model years 1998 to 2002.
The problems: 1. The wheel-speed sensor may transmit an incorrect signal and cause reduced braking when it should be maintained. 2. Manual vehicles only: it may be hard to determine when the handbrake is properly engaged.
What to do: Contact a Land Rover dealer.

THE PRODUCT: Land Rover Australia has recalled **Defender vehicles** with VIN ranges from XA159961 to 1A617058.
The problem: The front left-hand tyre may abrade the left brake hose and cause brake fluid to leak, increasing brake pedal travel.
What to do: Contact a Land Rover dealer or call 1800 625 642.

THE PRODUCT: Peugeot has recalled **306** and **406 Hdi vehicles** — model years 1997 to 2002.
The problem: Water may get into the engine management circuit, causing problems to engine operation and to brake assistance.
What to do: Contact an authorised Peugeot dealer.

THE PRODUCT: Nissan has recalled **N16 Pulsar** hatch vehicles sold before March 15, 2002.
The problem: The handbrake may self-release.
What to do: Contact your Nissan dealer.

THE PRODUCT: Hyundai has recalled **Sonata** and **Grandeur** vehicles sold before April 4, 2002.
The problem: The side airbag warning light may illuminate unnecessarily.
What to do: Contact your Hyundai dealer.

THE PRODUCT: Mobil Oil Australia has recalled **drums of lead replacement petrol (LRP)** and **unleaded petrol (ULP)** — LRP batch no. AM00050J01 (drummed on 26.9.01) and ULP batch no. AM00036A02 (drummed on 4.2.02) — filled and distributed in Victoria from the Yarraville Terminal.
The problem: The fuel may cause filter blockage in engines, which could cause loss of power/acceleration or fuel starvation.
What to do: Return it for replacement or call 1800 148 386.

THE PRODUCT: Daihatsu has recalled **Delta** model vehicles with the following identifying details:

Model	WMI	VDS	Chassis number range (VIS)	Made from
V108R-HY	JDA	00V108	00004022–00006141	Aug 88–Aug 97
V116R-HU	JDA	00V116	00000026–00000026	Aug 88
V116R-HU	JDA	00V116	00000032–00013102	Aug 88–Aug 01
V118R-H	JDA	00V118	00000027–00000027	Aug 88
V118RD-J	JDA	00V118	00050059–00063550	Sep 88–Feb 02
V118RD-JU	JDA	00V118	00050057–00063534	Sep 88–Feb 02
V118R-HY	JDA	00V118	00006436–00017653	May 95–Jul 01
V118R-M	JDA	00V118	00000025–00012376	Aug 88–Nov 98
V119R-HY	JDA	00V119	00000024–00009708	Aug 88–Jan 01
V119R-MWY	JDA	00V119	00000093–00009865	Sep 88–Jul 01

The problem: The front wheel studs may break and the wheel(s) fall off.
What to do: Contact a Daihatsu dealer.

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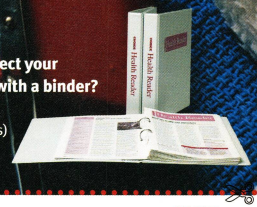

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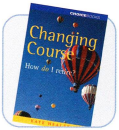

How to survive retrenchment

It's not easy, but there are options. For a rundown on some, see the extract from Kaye Healey's book *Changing Course: How do I retire?* Go to www.choice.com.au/money and click on 'financial planning and taxation' in the grey box.

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The website has more information than even CHOICE itself — items that lend themselves better to the web medium than to print, and some that are simply extra content. To whet your interest, here are some picks from **www.choice.com.au.**

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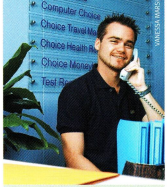

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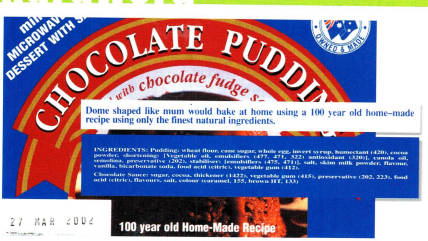

Granny was an industrial chemist

For a home-made recipe that's 100 years old, using only the "finest natural ingredients", this chocolate pudding seems to contain an awful lot of food additives. With the help of our trusty additive code breaker, we're able to establish that some of them have vaguely natural origins — something Great Grandma could feasibly come up with if so inclined.

But others, like acetylated distarch adipate (1422), synthetic coal tar and/or azo dyes (155 and 133), propane- 1,2,-diol esters of fatty acids (477) and butylated hydroxyanisole (320), have a rather more modern, artificial character.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R McLachlan, T Short, Amber, S Miller and P Bunn for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

2. *Place food in the Stoneware Bowl as detailed in the recipe. Take care not to fill the Stoneware Bowl to the brim with food.*

A case of do as I say, not as I do?

SESAME TREAT

The first thing that caught our eye on this Turkish bread label was the large-type careful warning and explanation as to why and how the product may inadvertently contain traces of sesame seeds. So we were somewhat bemused to find them listed as ingredients — not to mention liberally sprinkled on top of the bread.

WHAT *WILL* THEY THINK OF NEXT?

Is this microwave so lacking in interesting features that the ad people have to resort to stating the obvious? Or are there microwaves out there that have nowhere to put your food and nothing surrounding all the bits and pieces to keep them together?